	Document Page 1	01 06
Fill in this information to ide	entify your case:	
United States Bankruptcy Co	urt for the:	
District of New Jersey		
Case number (If known):	Chapter you are filing under:	
	✓ Chapter 7 ☐ Chapter 11	
	Chapter 12	☐Check if this is an
	Chapter 13	a nended filing
Official Form 101		
Voluntary Pe	tition for Individuals Fil	ing for Bankrup cv 12/15
<i>joint case</i> —and in joint cases the answer would be yes if eit Debtor 2 to distinguish betwe same person must be Debtor Be as complete and accurate	these forms use you to ask for information from both ther debtor owns a car. When information is needed all en them. In joint cases, one of the spouses must repo 1 in all of the forms. as possible. If two married people are filing together, I needed, attach a separate sheet to this form. On the to	ied couple may file a bankruptcy case together—called a n debtors. For example, if a form asles, "Do you own a car," bout the spouses separately, the form a specific of the spec
Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Or y in a Joint Case):
1. Your full name	e mereke er helder for estember i kolonier versteren versterte i molonier verste verste etgen begen begen beg	
Write the name that is on your government-issued picture identification (for example, your driver's license or	Anthony	
	First name J.	First name
passport).	Middle name	Middle name
Bring your picture identification to your meeting	Gaetano Last name	Last name
with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	Sunix (St., St., II, III)	
 All other names you have used in the last 8 	First name	First name
years		- I ist ildille
Include your married or maiden names.	Middle name	Middle name
	Last name	Last name
	First name	
	riist name	First name
	Middle name	Middle name
	Last name	Last name
it se committe de la committe a la committe de la committe del committe del committe de la committe del committe del committe de la committe del committe del committe del committe del committe de la committe del co		
Only the last 4 digits of your Social Security	xxx - xx - 9 9 5 9	xxx - xx
number or federal	OR	OR
Individual Taxpayer Identification number	9 xx - xx	9 xx - xx
(ITIN)		

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PHENOMEN				
		About Debtor 1:	About Debtor 2 (Spouse O	ly in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	✓ I have not used any business names or EINs.	☐ I have not used any busii	ess names or EINs.
	_	Business name	Business name	
	Include trade names and doing business as names	Business name	Business name	
		EIN	EIN	
		EIN	EIN	
5.	Where you live		If Debtor 2 lives at a differe	ıt address:
		21 Lynn Ann Lane Number Street	Number Street	
		Manahawkin NJ 08050	<u></u>	
		City State ZIP Code Ocean County	City	State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing addres yours, fill it in here. Note the any notices to this mailing add	the court will send
		Number Street	Number Street	
		P.O. Box	P.O. Box	
rivistans.	NO TRANSPORTATION AND AN ARCHITECTURE AND AN ARCHITECTURE AND ARCHITECTURE	City State ZIP Code	City	State ZIP Code
6.	Why you are choosing	Check one:	Check one:	
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days bef have lived in this district lo district.	re filing this petition, I ger than in any other
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Exp (See 28 U.S.C. § 1408.)	ain.
			-	

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Pa				
WALL TAKE A STREET AND THE LANGE AND THE STREET AND	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Requestron for Bankruptcy (Form 2010)). Also, go to the top of page 1 and Chapter 7 Chapter 11 Chapter 12 Chapter 13		Individuals Filing
8.	How you will pay the fee	s office in your g the fee ney is ard or check		
		Application for Individuals to Pay The Filing Fee in I request that my fee be waived (You may request By law, a judge may, but is not required to, waive y less than 150% of the official poverty line that applit pay the fee in installments). If you choose this option Chapter 7 Filing Fee Waived (Official Form 103B) and the second	st this option only if you are your fee, and may do so on les to your family size and on, you must fill out the <i>App</i>	filing for Chapter 7. y if your income is ou are unable to lication to Have the
9.	Have you filed for bankruptcy within the last 8 years?	✓ No Yes. District	_ When Case	umber
		District		
10.	parties, or by an	✓ No Yes. abtor When _	Relationship to you Case number, i	f known
		ebtor	Relationship to you	
11.	Do you rent your residence?	When		
		Yes. Fill out <i>Initial Statement About an Eviction</i> this bankruptcy petition.	Judgment Against You (Form	01A) and file it with

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Part 3: Report About Any E	Businesses You Own as a Sole Proprietor	
12. Are you a sole proprietor of any full- or part-time business?	☑ No. Go to Part 4. ☐ Yes. Name and location of business	
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.	Name of business, if any Number Street	
If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	City State ZIP Code	
	Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor</i> ? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the court must know whether you are a small business are can set appropriate deadlines. If you indicate that you are a small business debtor, you must most recent balance sheet, statement of operations, cash-flow statement, and federal incoming you fill these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition of the Bankruptcy Code.	t attach your e tax return or if e definition in
Part 4: Report if You Own	or Have Any Hazardous Property or Any Property That Needs Immediate Att	ention
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	Yes. What is the hazard? If immediate attention is needed, why is it needed?	
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	Where is the property?	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse C nly in a Joint Case):
You must check one:	You must check one:
✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy position, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the cert icate and the payment plan, if any, that you dev loped with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency wit in the 180 days before I filed this bankruptcy position, but I do not have a certificate of completic 1.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you ile this bankruptcy petition, you MUST file a copy of he certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those days after I made my request, and exigent circumstances merit a 0-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temp prary waiver of the requirement, attach a set arate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what expression is set.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.	Your case may be dismis sed if the court is dissatisfied with your rea ons for not receiving a briefing before you filed for bankruptcy.
If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.	If the court is satisfied with your reasons, you must still receive a briefing with in 30 days after you file. You must file a certificate from the approved agency, along with a cope of the payment plan you developed, if any. If you o not do so, your case may be dismissed.
Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Any extension of the 30-c ay deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to recaive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficien by that makes me incapat e of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be ur able to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am cull ently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit coun eling, you must file a motion for waiver of credir counseling with the court.

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Pa	art 6: Answer These Ques	stions for Reporting Purposes		
16.	What kind of debts do you have?	16a. Are your debts primarily as "incurred by an individual pr ☐ No. Go to line 16b. ☑ Yes. Go to line 17.	s are defined in 1 U.S.C. § 101(8) ehold purpose."	
V voda 1980 (1940 v Voda 1951 v v v v v voda 1980) (1950 v voda 1980) (1950 v voda 1980) (1950 v voda 1980) (19		money for a business or invest No. Go to line 16c. Yes. Go to line 17.	business debts? Business debts at the through the operation of the the through the operation of the through the operation of the through	business or invest nent.
17.	Are you filing under Chapter 7?	☐ No. I am not filing under Chapt	er 7. Go to line 18.	
A TOTAL MATERIAL PROPERTY. 14. I IIIII PER EL TOTAL PROPERTY EL TOTAL PARAMENTAL PER EL TOTAL PER EL TO	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapter 7 administrative expenses ar No Yes	. Do you estimate that after any exemer and that funds will be available to d	pt property is excl ided and listribute to unseci red creditors?
18.	How many creditors do you estimate that you owe?	✓ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-5(,000 50,001-1(0,000 More that 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000 001-\$1 billion \$1,000,0(0,001-\$10 billion) \$10,000,(0,001-\$50 billion) More than \$50 billion
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000 001-\$1 billion \$1,000,00 0,001-\$10 billion \$10,000,0 00,001-\$50 billion More than \$50 billion
			declare under penalty of perjury that t	he information pro rided is true and
	For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 11, United States Code. I understand the relief available under each chapter, and I clauder Chapter 7.		eligible, under Ch apter 7, 11,12, or 13 h chapter, and I cl oose to proceed	
If no attorney represents me and I did not pay or agree to pay someone who is not an attorr this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
I request relief in accordance with the chapter of title 11, United States Code, specified in th				
		I understand making a false stateme with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and 3	money or property by fraud in connection it for up to 20 year ;, or both.	
		/s/ Anthony J. Gaetano		-(D.H.)
		Signature of Debtor 1 Executed on08/15/2017	Executed	of Debtor 2
	Section of the Control of the Contro	MM / DD /YYYY	•	MM / DD /Y YY

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For your a	torney,	if	you	are
represente	d by on	e		

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the deb or(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, contribution in the schedules filed with the petition is incorrect.

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Fill in this in	formation to id	entify your case:			
Debtor 1	Anthony J. Gaetano				
Deptor 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the: District of New Jersey					
Case number (If known)					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par II Summarize Your Assets	
	Y iur assets V ilue of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u>\$394,700.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B	<u>\$8,678.09</u>
1c. Copy line 63, Total of all property on Schedule A/B	\$403,378.09
Part 2: Summarize Your Liabilities	
) our liabilities / mount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u>\$539,662.02</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$ 38,126.02
Your total liabilities	\$577,788.04
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	<u>\$2,049.50</u>
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	<u>\$5,504.03</u>

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Anthony J. Gaetano

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Debtor 1 Case number (if known) First Name Middle Name Last Name

Р	art 4: Answer These Questions for Administrative and Statistical Records	
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other are Yes	chedules.
7.	What kind of debt do you have? ✓ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a person family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. ✓ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and this form to the court with your other schedules.	
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$426.50
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim	
	From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) \$ 0.00	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$	
	9d. Student loans. (Copy line 6f.)	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$	
name who	9g. Total. Add lines 9a through 9f.	

Fill in this information to identify your case and th	tered 08/20	/17 16:25:30	Desc Main
Anthony I Contant	Document rage 10 of 00	TO YOUR DESIGNATION OF THE PROPERTY OF THE PRO	
Debtor 1 Anthony J. Gaetano First Name Middle Name	Last Name	MACHINE	
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		
United States Bankruptcy Court for the: District of New Jersey			
Case number	· ·	ODA	
Case number		O Maria	☐ Check if this is an
	<u> </u>	MARKET	amended filing
Official Form 106A/B			
Schedule A/B: Propert	у		12/15
In each category, separately list and describe item category where you think it fits best. Be as compl responsible for supplying correct information. If m write your name and case number (if known). Answers Part 1: Describe Each Residence, Building.	ete and accurate as possible. If two married peo nore space is needed, attach a separate sheet to wer every question.	ple are filing togethe this form. On the top	. both are equally
Do you own or have any legal or equitable interes	Land, or Other Real Estate You Own or H		
□ No. Go to Part 2.	est in any residence, building, land, or similar pr	operty?	
Yes. Where is the property?	What is the property? Check all that apply.		
1.1. 21 Lynn Ann Lane Street address, if available, or other description	✓ Single-family home Duplex or multi-unit building	the amount of any se	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property:
Street address, if available, or other description	Condominium or cooperative		he Current value of the
	Manufactured or mobile home Land	entire property? \$ 394,700.00	portion you own? \$ 394,700.00
Manahawkin NJ 08050	☐ Investment property	*	_ :
City State ZIP Code	Timeshare	interest (such as	re of your ownership fee simple, tenancy by
	Other	Foo simplo	ı life estate), if known.
Union County	Who has an interest in the property? Check on Debtor 1 only	e	community property
Union County County	Debtor 2 only		,
	Debtor 1 and Debtor 2 only	ALL DOOR OF THE PARTY OF THE PA	
	Light least one of the debtors and another	i	no () TT () YeL
	Other information you wish to add about this property identification number:	item, such as local	on, chamiltonic representation of the control of th
			See 1911 III-
			The STATE OF THE S
If you own or have more than one, list here:	What is the property? Check all that apply.	Do not deduct secure	I claims or exemptions. Put
1.2.	Single-family home	the amount of any se	ured claims on Schedule D: Slaims Secured by Property.
Street address, if available, or other description	Duplex or multi-unit building Condominium or cooperative		
	Manufactured or mobile home	Current value of t entire property?	ne Current value of the portion you own?
	Land	\$	_ \$
	☐ Investment property ☐ Timeshare	Describe the nati	e of your ownership
City State ZIP Code	Other	interest (such as	ee simple, tenancy by
	Who has an interest in the property? Check one.	the entireties, or	life estate), if known.
	Debtor 1 only		
County	Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is	community property
	At least one of the debtors and another	(see instruction	
	Other information you wish to add about this i property identification number:	em, such as local	
	property identification number.		

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Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	the amount of any s Creditors Who Have Current value of entire property? \$	od claims or exemptions. Put cured claims on <i>Schedule D: Claims Secured by Property.</i> the Current value of the portion you own? \$ ure of your ownership
City State ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Other information you wish to add about this its property identification number:	interest (such as the entireties, or Check if this (see instructio	fee simple, tenancy by a life estate), if known. s community property
Add the dollar value of the portion you own for all you have attached for Part 1. Write that number he Part 2: Describe Your Vehicles	•		\$ 394,700.00
Do you own, lease, or have legal or equitable interes you own that someone else drives. If you lease a vehicle 3. Cars, vans, trucks, tractors, sport utility vehicles, No Yes	e, also report it on Schedule G: Executory Contracts a		
3.1. Make: Acura Model: RDX	Who has an interest in the property? Check one. ☑ Debtor 1 only ☐ Debtor 2 only	the amount of any se	d claims or exemptions. Put sured claims on Schedule D: Daims Secured by Property.
Year: 2016 Approximate mileage: 1200 Other information:	Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of entire property?	portion you own?
Lease. See Schedule G. If you own or have more than one, describe here:	Check if this is community property (see instructions)	\$ 25,000.00	<u>\$_0.00</u>
and you own or have more than one, describe here: 3.2. Make: Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any se	I claims or exemptions. Put ured claims on Schedule D: Naims Secured by Property. ne Current value of the portion you own?
	☐Check if this is community property (see instructions)	\$	\$

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ne amount of any s	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
Current value of entire property?	
e amount of any se	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
urrent value of ntire property?	he Current value of the portion you own? _ \$
ies	
e amount of any se	1 claims or exemptions. Put ured claims on Schedule Dilaims Secured by Property.
urrent value of ontire property?	1e Current value of the portion you own?
e amount of any se	I claims or exemptions. Put ured claims on Schedule D: Vaims Secured by Property.
urrent value of t ntire property?	te Current value of the portion you own?

·	Make:	Who has an interest in the property? Check one. Debtor 1 only	the amount of any s	cure	aims or exemptions. Put d claims on Schedule D:
		Debtor 2 only	Creditors Who Have	Clair	ms Secured by Property.
	Year:	Debtor 1 and Debtor 2 only	Current value of	201	
	Approximate mileage:	 At least one of the debtors and another 	entire property?		portion you own?
	Other information:	Check if this is community property (see	\$		\$
		instructions)			
	Make:	Who has an interest in the property? Check one.	Do not deduct secur	d cla	aims or exemptions. Put
_	Model:				d claims on Schedule D: ns Secured by Property.
	Year:	Debtor 2 only	0.599 Galakawani nombok wale misia walehili l	Alumii.	iterre elimentos relativadas Labelacia Alberta (pero
		Debtor 1 and Debtor 2 only	Current value of entire property?	20	Current value of the portion you own?
	Approximate mileage:	At least one of the debtors and another	chare property i		portion you own:
	Other information:	Check if this is community property (see instructions)	\$	_	\$
-	i.				
′ N] Y	/es	Who has an interest in the property? Check one.	Do not deduct secure	1 cla	ins or avamations. But
∠ N □ Υ	Make:	Who has an interest in the property? Check one.	the amount of any se	urec	ims or exemptions. Put I claims on <i>Schedule D</i> :
Z N □ Y	Make:		the amount of any se	urec	
∠ N □ Υ	Make: Model: Year:	Debtor 1 only	the amount of any se Creditors Who Have	ured Vain	d claims on Schedule D: as Secured by Property.
∠ N □ Υ	Make:	Debtor 1 only Debtor 2 only	the amount of any se	ured Vain	d claims on Schedule D: as Secured by Property.
_ N _ Y	Make: Model: Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any se Creditors Who Have Current value of t	ured Vain	I claims on Schedule D: as Secured by Property. Current value of the
∕ Ν □ Υ	Make: Model: Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any se Creditors Who Have Current value of t	ured Vain	claims on Schedule D: is Secured by Property. Current value of the portion you own?
✓ N	Make: Model: Year: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of i entire property? Do not deduct secure	ne -	claims on Schedule D: ss Secured by Property. Current value of the portion you own? \$
✓ N ☐ Y	Make: Model: Year: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of tentire property? \$ Do not deduct secure the amount of any se	ne I clai	claims on Schedule D: ss Secured by Property. Current value of the portion you own? \$
✓ N ☐ Y	Make: Model: Year: Other information: own or have more than one, list here Make: Model:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Current value of tentire property? Do not deduct secure the amount of any se Creditors Who Have	irrec Jaim 1e	claims on Schedule D: s Secured by Property. Current value of the portion you own? \$
✓ N ☐ Y	Make: Model: Year: Other information: own or have more than one, list here Make: Model: Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Current value of tentire property? \$ Do not deduct secure the amount of any se	irrec Jaim 1e	claims on Schedule D: s Secured by Property. Current value of the portion you own? \$
1.1.	Make: Model: Year: Other information: own or have more than one, list here Make: Model:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Current value of tentire property? Do not deduct secure the amount of any se Creditors Who Have Current value of tentire property?	irrec Jaim 1e	claims on Schedule Dis Secured by Property. Current value of the portion you own? \$
☑ N □ Y i.1.	Make: Model: Year: Other information: own or have more than one, list here Make: Model: Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Current value of tentire property? Do not deduct secure the amount of any se Creditors Who Have Current value of tentire property?	irrec Jaim 1e	claims on Schedule D: s Secured by Property. Current value of the portion you own? \$
you 1.1.	Make: Model: Year: Other information: own or have more than one, list here Make: Model: Year: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of tentire property? Do not deduct secure the amount of any se Creditors Who Have Current value of tentire property? \$	l clai ured l'aim	claims on Schedule Dis Secured by Property. Current value of the portion you own? \$
you l.2.	Make: Model: Year: Other information: own or have more than one, list here Make: Model: Year: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of tentire property? Do not deduct secure the amount of any se Creditors Who Have Current value of tentire property? \$	l clai ured l'aim	claims on Schedule D: s Secured by Property. Current value of the portion you own? \$

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own?
6. Household goods and furnishings	Do not deduct secured claims
Examples: Major appliances, furniture, linens, china, kitchenware	or exemptions.
No Coffee Table, End tables, lamps, dining room table, dining room chairs, stove, dishwasher, microwave, refrigerator, dressers, nightstand, mirror, bed, loveseat, couch, washer, dryer	
	\$ <u>500.00</u>
7. Electronics	
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
No TV, DVD Player, CD Player, Speakers, computer equipment	
☑Yes. Describe	\$ <u>590.00</u>
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
☑ No	
Yes. Describe	\$
9. Equipment for sports and hobbies	
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
☑ No	
Yes. Describe	\$_0.00
10. Firearms	
Examples: Pistols, rifles, shotguns, ammunition, and related equipment	
☑ No	
Yes. Describe	_{\$} 0.00
11. Clothes	
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
No Wearing Apparel, Shoes	_{\$} 75.00
✓ Yes. Describe	\$
12. Jewelry	
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
☐ No Rings, Watches ☑ Yes. Describe	\$_50.00
13. Non-farm animals	
Examples: Dogs, cats, birds, horses	
☑ No	0.00
Yes. Describe	\$_0.00
14. Any other personal and household items you did not already list, including any health aids you did not list Books, Pictures	
□ No	
☑ Yes. Give specific	\$ 90.00
information	V
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here	3 1,305.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitab	le interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	et, in your home, in a safe deposit box, and on hand when you file your petition Cash:	\$ <u>100.00</u>
and other similar institutions.	inancial accounts; certificates of deposit; shares in credit unions, brokerage houses, If you have multiple accounts with the same institution, list each.	
✓ Yes	Institution name:	
17.1. Checking account:	TD Bank	\$ <u>386.12</u>
17.2. Checking account:	Skyline National Bank	_{\$} 644.38
17.3. Savings account:	TD Bank	_{\$_} 1,090.56
17.4. Savings account:		\$
17.5. Certificates of deposit:		\$
17.6. Other financial account:	Bank of America	\$ 386.56
17.7. Other financial account:	Wells Fargo	\$ 55.46
17.8. Other financial account:	Alaska USA Federal Credit Union	\$ 160.68
17.9. Other financial account:	Alaska USA Federal Credit Union	\$ 81.38
☐ No ☐ Yes Institution or iss	ints with brokerage firms, money market accounts	
Kellog		\$ <u>570.00</u>
Lowes Exxon		\$ <u>217.00</u> \$ 430.00
an LLC, partnership, and joint venture ☑ No Name of entity: ☐ Yes. Give specific information about	s in incorporated and unincorporated businesses, including an interest in % of ownership:	\$ \$ \$

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20 Government and corn	orate bonds and other negotiable and non-negotiable instruments	
Negotiable instruments	include personal checks, cashiers' checks, promissory notes, and money orders. ents are those you cannot transfer to someone by signing or delivering them.	
✓ No ☐Yes. Give specific	Issuer name:	
information about them		s
		
		\$
21. Retirement or pension	accounts	
	RA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing	olans
☑ No □ Yes. List each		
account separately. Type of account:	Institution name:	
401(k) or similar pla	n:	\$
Pension plan:		\$
ira:		\$
Retirement account		\$
Keogh:		\$
Additional account:		\$
Additional account:		\$
22. Security deposits and property Your share of all unused	prepayments deposits you have made so that you may continue service or use from a company	
	with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
✓ No		
 Yes	Institution name or individual:	
	Electric:	 \$
	Gas:	\$
	Heating oil:	
	Rental unit:	- \$
	Prepaid rent: Telephone:	 \$
	Water:	s
	Rented furniture:	
	Other:	\$ \$
		Ψ
23. Annuities (A contract for	a periodic payment of money to you, either for life or for a number of years)	
☑ No		
☐ Yes	Issuer name and description:	
		\$
		\$ \$
		7/2

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24 Interests in an education IR			
001100 00 00 000/1/45 0004	A, in an account in a qualified ABLE prog	ram, or under a qualified state tuition program.	
26 U.S.C. 99 530(b)(1), 529A	(b), and 529(b)(1).	, ,	
☑ No			
☐ Yes	Institution name and description. Senarate	ly file the records of any interests.11 U.S.C. § 521	().
	mountaine and description. Separate	by the the records of any interests. IT U.S.C. § 521	(*3):
THE CONTRACTOR OF THE CONTRACT			\$
			e
West-Indian			,
			\$
25 Tructo occitable au finture i			
exercisable for your benefit	nterests in property (other than anything	isted in line 1), and rights or powers	
☑ No			
Yes. Give specific			
information about them			\$0.00
26. Patents, copyrights, tradem	arks, trade secrets, and other intellectual	property	
	ames, websites, proceeds from royalties and		
☑ No			1
Yes. Give specific			
information about them			\$ 0.00
•			
27. Licenses, franchises, and o			
	exclusive licenses, cooperative association he	oldings, liquor licenses, professional licenses	
☑ No			
Yes. Give specific			
information about them			\$ 0.00
Money or property owed to you			Current value of the
			portion you own? Do not deduct secured
	과 사용하다 하는 다음이 되는 아이가 살았다고 하는 것이 없었다. 얼마를 하는 때문에 다른다.		
			claims or exemptions.
28. Tax refunds owed to you			claims or exemptions.
28. Tax refunds owed to you No	re taken hada ke ke ke 1964 in di bahari di Aada ke perusah berarah birak di di di di bilanging.		claims or exemptions.
✓ No ✓ Yes. Give specific informat		Federal	claims or exemptions.
☑ No ☐ Yes. Give specific informat about them, including	whether	Federal:	<u>3</u> 0.00
✓ No ✓ Yes. Give specific informat about them, including you already filed the r	whether returns	State:	\$\frac{0.00}{0.00}
☑ No ☐ Yes. Give specific informat about them, including	whether returns		<u>3</u> 0.00
✓ No ✓ Yes. Give specific informat about them, including you already filed the r	whether returns	State:	\$\frac{0.00}{0.00}
✓ No ✓ Yes. Give specific informat about them, including you already filed the r and the tax years	whether returns	State: Local:	3 0.00 3 0.00 3 0.00
✓ No ✓ Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump so	whether returns	State:	3 0.00 3 0.00 3 0.00
✓ No Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump so	whether returns	State: Local:	3 0.00 3 0.00 3 0.00
✓ No ✓ Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump so	whether returns	State: Local: naintenance, divorce settlement, property settleme	; 0.00 ; 0.00 ; 0.00
✓ No Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump so	whether returns	State: Local: naintenance, divorce settlement, property settleme	\$ 0.00 \$ 0.00 \$ 0.00 t \$ 0.00
✓ No Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump so	whether returns	State: Local: naintenance, divorce settlement, property settleme Alimony: Maintenance:	\$\frac{0.00}{30.00}\$ \$\frac{0.00}{30.00}\$ It \$\frac{0.00}{\$0.00}\$
✓ No Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump so	whether returns	State: Local: naintenance, divorce settlement, property settleme Alimony: Maintenance: Support:	\$\frac{0.00}{0.00}\$ \$\frac{0.00}{0.00}\$ \$\frac{0.00}{0.00}\$ \$\frac{0.00}{0.00}\$
✓ No Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump so	whether returns	State: Local: Maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$
✓ No Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump so	whether returns	State: Local: naintenance, divorce settlement, property settleme Alimony: Maintenance: Support:	\$\frac{0.00}{0.00}\$ \$\frac{0.00}{0.00}\$ \$\frac{0.00}{0.00}\$ \$\frac{0.00}{0.00}\$
 ✓ No ✓ Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump st ✓ No ✓ Yes. Give specific informat 30. Other amounts someone own 	whether returns	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$
 ✓ No ✓ Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump st ✓ No ✓ Yes. Give specific informat 30. Other amounts someone own Examples: Unpaid wages, disa 	whether returns	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: Property settlement:	\$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$
✓ No ✓ Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump st ✓ No ✓ Yes. Give specific informat 30. Other amounts someone owe Examples: Unpaid wages, disa Social Security ben	whether returns	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: Property settlement:	\$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$
 ✓ No ✓ Yes. Give specific informat about them, including you already filed their and the tax years 29. Family support Examples: Past due or lump so ✓ No ✓ Yes. Give specific informat 30. Other amounts someone owe Examples: Unpaid wages, disa Social Security ben ✓ No 	es you sbility insurance payments, disability benefits efits; unpaid loans you made to someone electrons	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: Property settlement:	\$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$
✓ No ✓ Yes. Give specific informat about them, including you already filed the rand the tax years 29. Family support Examples: Past due or lump st ✓ No ✓ Yes. Give specific informat 30. Other amounts someone owe Examples: Unpaid wages, disa Social Security ben	es you sbility insurance payments, disability benefits efits; unpaid loans you made to someone electrons	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: Property settlement:	\$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$ \$\frac{0.00}{3.0.00}\$

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31. Interests in insurance policies	
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's	insurance
□No	
✓ Yes Name the insurance company	
of each policy and list its value Company name: Beneficiary:	Surrender or refund value:
Metlife	_{\$} 50.95
Prudential Life	\$3,200.00
	\$ 3,200.00
	\$
32. Any interest in property that is due you from someone who has died	
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled	to receive
property because someone has died.	<u> </u>
☑No	
Yes. Give specific information	s 0.00
	\$0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment	J
Examples: Accidents, employment disputes, insurance claims, or rights to sue	
✓ No	
Yes. Describe each claim	To reason seeds
Tes. Describe each Claim	s 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and ri	
to set off claims	gnts
☑ No	
Yes. Describe each claim	
	\$ <u>0.00</u>
	The state of the s
	· ·
35. Any financial assets you did not already list	
☑ No	
Yes. Give specific information	s 0.00
	-
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attache	
for Part 4. Write that number here	₹ 7,373.09
Part 5: Describe Any Business-Related Property You Own or Have an Interest In	. List any r∉al estate in Part 1.
37. Do you own or have any legal or equitable interest in any business-related property?	
✓ No. Go to Part 6.	
Yes. Go to line 38.	
	Surrent value of the
	portion you own?
	Do not deduct secured claims
	or exemptions.
38. Accounts receivable or commissions you already earned	
□ No	
Yes. Describe	
39. Office equipment, furnishings, and supplies	
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, e	lectronic devices
□ No	
Yes. Describe	

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40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
Yes, Describe	\$
41. Inventory	
Voc Posseiha	\$
42. Interests in partnerships or joint ventures	
□ No □ Yes. Describe Name of entity: % of ownership:	
	\$ \$
	\$
43. Customer lists, mailing lists, or other compilations No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
☐ No ☐ Yes. Describe	\$
44. Any business-related property you did not already list	
Yes. Give specific information	\$
	\$\$
	\$ \$
	\$
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$ <u>0.00</u>
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? ☑ No. Go to Part 7. ☐ Yes. Go to line 47.	
	Current value of the cortion you own? Do not deduct secured claims or exemptions.
47. Farm animals Examples: Livestock, poultry, farm-raised fish ☐ No	
Yes	\$

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48. Crops—either growing or harvested			
□ No			_
Yes. Give specific information			\$
49. Farm and fishing equipment, implements, machinery, fixture No Yes	es, and tools of trade		
			\$
50. Farm and fishing supplies, chemicals, and feed No Yes	-		_
			\$
51. Any farm- and commercial fishing-related property you did i	not already list		
Yes. Give specific information			
		Marie Carlo Marie Carlo	
52. Add the dollar value of all of your entries from Part 6, includ for Part 6. Write that number here	ing any entries for pag	es you have attached	\$ 0.00
Part 7: Describe All Property You Own or Have	an Interest in Tha	t You Did Not List Above	
53. Do you have other property of any kind you did not already	list?		
Examples: Season tickets, country club membership No			
Yes. Give specific		A COUNTY OF THE PROPERTY OF TH	
information			
54. Add the dollar value of all of your entries from Part 7. Write t	hat number here	→	<u>\$</u> 0.00
	arterna de Michael e de la 1945 (1970) e 1977 de la Salada de Aragon de la como como en como presentadorio de	THE RESERVE OF THE PROPERTY OF	and the second section of the second section of the second second section of the second section of the second seco
Part 8: List the Totals of Each Part of this Form			
55. Part 1: Total real estate, line 2		→	\$ <u>394,700.00</u>
56 Part 2: Total vehicles, line 5	\$_0.00	<u> </u>	78 (77 дойн) од биот во на под околом на навично помер на примет е помет по помет во помет во помет во помет в
57 Part 3: Total personal and household items, line 15	_{\$_} 1,305.00	_	
58. Part 4: Total financial assets, line 36	_{\$} 7,373.09	_	
59. Part 5: Total business-related property, line 45	\$ <u>0.00</u>	_	
60 Part 6: Total farm- and fishing-related property, line 52	\$0.00	_	or or other illiciation.
61. Part 7: Total other property not listed, line 54	+ _{\$} 0.00	_	
62. Total personal property. Add lines 56 through 61	\$8,678.09	Copy personal property total →	- _{\$} 8,678.09
33. Total of all property on Schedule A/B. Add line 55 + line 62			\$403,378.09
			Lij

Case 17-26876-KCF Doc 1 Filed 08/20/17 Entered 08/20/17 16:25:30 Desc Main Page 20 of 66 Document Fill in this information to identify your case: Anthony J. Gaetano Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the: District of New Jersey Case number Check if this is an (If known) amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim a exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of dising so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Amount of the Brief description of the property and line on Current value of the Specific I ws that allow exemption exemption you claim Schedule A/B that lists this property portion you own Check only one box Copy the value from for each exemption Schedule A/B 21 Lynn Ann Lane 11 USC § 522(d)(1) - \$20,200.00 Brief \$ 394,700.00 description: ✓ 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: Household goods - Coffee Table, End tables, lamps 11 USC § 5 22(d)(3) - \$500.00 Brief \$ 500.00 dining room table, dining room chairs, stove, **▼ §**500.00 description: dishwasher, microwave, refrigerator, dressers, 100% of fair market value, up to nightstand, mirror, bed, loveseat, couch, washer, Line from any applicable statutory limit Schedule A/B: Electronics - TV, DVD Player, CD Player, Speakers, 11 USC § 5 2(d)(3) - \$590.00 \$ 590.00 computer equipment \$ 590.00 description: 100% of fair market value, up to any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) ☑ No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No ☐ Yes

Case 17-26876-KCF Anthony J. Gaetano

Document

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Debtor 1

First Name

Middle Name

Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Clothing - Wearing Apparel, Shoes Brief	remain that they also have an every complete, and a sec	ar et transmir kan filologis kendan til gringgara left sadglik gå filologis (bl.). T	11 US(§ 522(d)(3) - \$75.00
description:	\$ <u>75.00</u>	 √ § 75.00	
Line from Schedule A/B; 11		100% of fair market value, up t any applicable statutory limit	0
Jewelry - Rings, Watches Brief			11 U.S.): 522(d)(4) - \$50.00
description:	\$ <u>50.00</u>	50.00 \$ 50.00 \$ 100% of fair market value, up to	
Line from Schedule A/B: 12		any applicable statutory limit	
Other - Books, Pictures Brief	\$90.00	□ - 00 00	11 USC § 522(d)(3) - \$90.00
description:	\$ 90.00	\$ 90.00	
Line from Schedule A/B: 14		100% of fair market value, up to any applicable statutory limit	0
TD Bank Checking Brief			11 USC § 522(d)(5) - \$386.12
description:	\$ <u>386.12</u>	\$ <u>386.12</u>	
Line from Schedule A/B: 17.1		100% of fair market value, up to any applicable statutory limit	D
Skyline National Bank Checking Brief	. 644.20		11 USC § 522(d)(5) - \$644.38
description:	\$ <u>644.38</u>	_ 5 644.38	•
Line from Schedule A/B: 17.2		100% of fair market value, up to any applicable statutory limit	
TD Bank Savings			11 USC } 522(d)(5) - \$1,090.56
description:	\$_1,090.56	√ \$ 1,090.56	
Line from		100% of fair market value, up to any applicable statutory limit	•
Schedule A/B: 17.3 Bank of America Checking			11 USC 3 522(d)(5) - \$386.56
Brief description:	_{\$} 386.56	 √ \$ 386.56	
Line from		100% of fair market value, up to any applicable statutory limit	
Schedule A/B: 17.6 Wells Fargo Checking		,,	11 USC } 522(d)(5) - \$55.46
Brief description:	_{\$} 55.46	√ s 55.46	77 000 3 322(u)(0) - \$33.40
		100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: 17.7		,	
Alaska USA Federal Credit Union Checking Brief	160.69		11 USC 522(d)(5) - \$160.68
description:	\$ 160.68	\$ 160.68	
Line from Schedule A/B: 17.8		100% of fair market value, up to any applicable statutory limit	
Alaska USA Federal Credit Union Checking Brief			11 USC 522(d)(5) - \$81.38
description:	\$ <u>81.38</u>	√ \$ 81.38	
Line from Schedule A/B: 17.9		100% of fair market value, up to any applicable statutory limit	
Kellog Brief			11 USC 522(d)(5) - \$570.00
description:	\$ <u>570.00</u>	\$ 570.00	
Line from		100% of fair market value, up to any applicable statutory limit	
Schedule A/B: 18			
Exxon Brief	400.00		11 USC 522(d)(5) - \$430.00
description:	\$ <u>430.00</u>	\$ 430.00	
ine from		100% of fair market value, up to any applicable statutory limit	
Schedule A/B: 18			

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Doc 1

Document

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Desc Main

Debtor 1

Anthony J. Gaetano

First Name

Middle Name

Last Name

Part 2: Additional Page				
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific	aws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption		
Lowes Brief description:	\$ <u>217.00</u>	3 \$ 217.00		§ 522(d)(5) - \$217.00
Line from Schedule A/B: 18		100% of fair market value, up to any applicable statutory limit		
Brief Prudential Life description:	\$3,200.00	_ \$ 3,200.00 100% of fair market value, up to		. 522(d)(7) - \$3,200.00
Line from Schedule A/B: 31 Metlife		any applicable statutory limit		2 500(4)(5) 250 05 44 110 0
Brief description:	\$50.95	\$ 101.90 100% of fair market value, up to	522(d)(7	§ 522(d)(5) - \$50.95, 11 US.C) - \$50.95
Line from Schedule A/B: 31		any applicable statutory limit		
Brief description:	\$	\$ \$ 100% of fair market value, up to		
Line from Schedule A/B:		any applicable statutory limit	,	
Brief description:	\$	\$ 100% of fair market value, up to		
Line from Schedule A/B:		any applicable statutory limit		
Brief description:	\$	\$ 100% of fair market value, up to	1	
Line from Schedule A/B:		any applicable statutory limit		
Brief description:	\$	\$ 100% of fair market value, up to	,	
Line from Schedule A/B: Brief		any applicable statutory limit		
description:	\$	\$ 100% of fair market value, up to any applicable statutory limit		
Line from Schedule A/B:		any approach ordinary mini		
Brief description:	\$	\$ 100% of fair market value, up to		
Line from Schedule A/B:		any applicable statutory limit		
Brief description:	\$	\$ \$ 100% of fair market value, up to		
Line from Schedule A/B:		any applicable statutory limit		
Brief description:	\$	\$\$ 100% of fair market value, up to any applicable statutory limit		
Line from Schedule A/B:		ary appreciate outdoor, mile		
Brief description:	\$	\$100% of fair market value, up to		
Line from Schedule A/B:		any applicable statutory limit		

Case 17-26876-KCF	Doc 1 Filed 08/20/17 Entered 08/ Document Page 23 of 66	20/17 16:25:3	30	Desc Maii	n
Fill in this information to identify your cas					
Debtor 1 Anthony J. Gaetano					
First Name Middle N	lame Last Name				
Debtor 2 (Spouse, if filing) First Name Middle N	lame Last Name				
United States Bankruptcy Court for the: District of	New Jersey				
Case number(If known)				Chook	if this is on
(II NIOWIT)					if this is an ed filing
Official Form 106D	•				
Official Form 106D					
Schedule D: Creditors	s Who Have Claims Secur	ed by Pro	per	: y	12/15
information. If more space is needed, copy additional pages, write your name and cas 1. Do any creditors have claims secured b	,	and attach it to this	s form	On the top of	t any
Part 1: List All Secured Claims					
for each claim. If more than one creditor ha	ore than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. abetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	RESUMENTAL ASSESSMENT	n B of collateral upports this	Column C Unsecured portion If any
2.1 Wells Fargo Home Equity Loan	Describe the property that secures the claim:	\$539,662.02	\$ <u>3</u> \$	4,700.00	_{\$_} 144,962.0
Creditor's Name P.O. Box 10395	21 Lynn Ann Lane - \$394,700.00				
Number Street					
Des Moines IA 50306 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent				
Who owes the debt? Check one.	☐ Unliquidated				
Debtor 1 only	Disputed				
Debtor 2 only	Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured)				
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	car loan) Statutory lien (such as tax lien, mechanic's lien)				
☐ Check if this claim relates to a	☐ Judgment lien from a lawsuit				
community debt	Other (including a right to offset)	-			
Date debt was incurred	Last 4 digits of account number Describe the property that secures the claim:		\$	ACCION BARBOR DE TRANSPORTA DE	windswick techniscom delication in describe described in the second and second account of the second account o
Creditor's Name	besome the property that secures the claim:	\$. •]		Φ
Number Street					
	of the date you file, the claim is: Check all that apply.				
City State ZIP Code	Contingent				
Who owes the debt? Check one.	Unliquidated Disputed				
Debtor 1 only	Nature of lien. Check all that apply.				
Debtor 2 only Debtor 1 and Debtor 2 only	☐ An agreement you made (such as mortgage or secured				
Debior rand Debior 2 only					
At least one of the debtors and another	car loan)				
☐ At least one of the debtors and another ☐ Check if this claim relates to a	Statutory lien (such as tax lien, mechanic's lien)				
	Statutory lien (such as tax lien, mechanic's lien)				

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Anthony J. Gaetano

Document

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Debtor 1

First Name M

Middle Name Last Name

Case number (if known)

Part 2: List Others to Be N	otified for a Deb	t That You Alread	ly Listed
agency is trying to collect from you	for a debt you owe t any of the debts tha	o someone else, list t It you listed in Part 1,	r a debt that you already listed in Part 1. For example, if a collection the creditor in Part 1, and then list the collection agency here. Similarly, if list the additional creditors here. If you do not I ave additional persons to
McCabe Weisberg & Con	way		On which line in Part 1 did you enter the creditor? 2.1
Name 216 Haddon Avenue			Last 4 digits of account number 6314
Street Suite 201			
Collingswood	NJ	08108	
City	State	ZIP Code	AC SUPLEMENT
			On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Character	***************************************		_
Street			
City	State	ZIP Code	
P ext 9 APP States and 2 miles accompanies to 2 miles applicate a private Application of the States and Application of the Sta		KARILLÁ PLEG BEGLÁNSÁR OKOSEL MEGNAPET KAMPATOLÁPÁ TOLÁJAT JAK TILAKÉT LAKET LAKET SILA ANG	
			On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Street			-
City	State	ZIP Code	
The second of th	inci na krozul emi šprak štrokaris sido čitrožna e rožit nočizionizać glavine kidelokovi Sirka kri si	ider Open Hick Han Kalan befrei in elderforder kalander kan kalander ble den den de en Lauss provins soll.	On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Street	***************************************		
City	State	ZIP Code	
			On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Street			- 120.000 A
Outer			
City	State	ZIP Code	-
PO P DESIGNATION OF THE PROPERTY OF THE PROPER	ki fest stakkestaandholdestesta ossiik kii volusõhkilde teetheirstaatallikka esit susadeliske ta	decentration of instruments, and instrumental and or specific and the activation of the last section of the sec	On which line in Part 1 did you enter the preditor?
Name			Last 4 digits of account number
, anno			Last 4 digits of account number
Street			- · · · · · · · · · · · · · · · · · · ·
	-		
City	Ciata	710.0-4-	

Case 17-26876-KCF Doc 1		16:25:30	Desc Ma	in
Fill in this information to identify your case:	of 66			
Debtor 1 Anthony J. Gaetano				
First Name Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name			
United States Bankruptcy Court for the: District of New Jers	sey			
Case number				cif this is an
(If known)			amen	ded filing
Official Form 106E/F				
Schedule E/F: Creditors V	Vho Have Unsecured Clain	าร		12/15
Be as complete and accurate as possible. Use Par	t 1 for creditors with PRIORITY claims and Part 2 for	creditors with N	ONPRIORIT	/ claims.
List the other party to any executory contracts or a A/B: Property (Official Form 106A/B) and on Sched	unexpired leases that could result in a claim. Also lisulule G: Executory Contracts and Unexpired Leases (st executory con Official Form 10	racts on Sc G). Do not it	<i>hedule</i> nclude anv
creditors with partially secured claims that are list	ed in Schedule D: Creditors Who Have Claims Secur the entries in the boxes on the left. Attach the Conti	ed by Property.	more space	e is
any additional pages, write your name and case nu	imber (if known).	nuation Page to	nis page. Oi	tne top of
Part 1: List All of Your PRIORITY Unsecur	ed Claims			
Do any creditors have priority unsecured claim	e againet vou?			
✓ No. Go to Part 2.	agamst you:			
	and subdisservables, in this traction of a track expression of the second section of the second second second			
List all of your priority unsecured claims. If a cleach claim listed identify what type of claim it is if	editor has more than one priority unsecured claim, list the a claim has both priority and nonpriority amounts, list the	ne creditor separa	ely for each	claim. For
nonpriority amounts. As much as possible, list the	claims in alphabetical order according to the creditor's na	ame. If you have	nore than two	priority
(For an explanation of each type of claim, see the	Part 1. If more than one creditor holds a particular claim	, list the other cre	litors in Part	3.
	rouseus is the form in the institution booker.	Total claim	Priority	Nonpriority
			amount	amount
2.1	Last 4 digits of account number	\$:		\$
Priority Creditor's Name	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply			
City State ZIP Code	Contingent			
Who incurred the debt? Check one.	☐ Unliquidated ☐ Disputed			
Debtor 1 only	•			
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	Taxes and certain other debts you owe the government			
Is the claim subject to offset?	Claims for death or personal injury while you were intoxicated			
□ No	Other. Specify			
Yes				
2.2	Last 4 digits of account number	s :		\$
Priority Creditor's Name	When was the debt incurred?			
Number Street	As of the date you file, the claim is: Check all that apply.			
	Contingent	•		
City State ZIP Code	☐ Unliquidated			
Who incurred the debt? Check one.	☐ Disputed			
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only	Domestic support obligations			
☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another	Taxes and certain other debts you owe the government			
Check if this claim is for a community debt	Claims for death or personal injury while you were			
Is the claim subject to offset?	intoxicated Other. Specify			
No	Onier. Specify			
Yes				

Case 17-126876-KCF Entered 08/20/17 16:25:30 Filed 08/20/17 Desc Main Doc 1 Debtor 1 Page 26 of 66 mumber (if known) **Document** Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules.

	MAY YES NAMBER AND		
	nonpriority unsecured claim, list the creditor separately for e	abetical order of the creditor who holds each claim. If a cred each claim. For each claim listed, identify what type of claim it is. ar claim, list the other creditors in Part 3.If you have more than the	Oo not list claims already
	Atlantic City Electric		Total claim
4.1	Nonpriority Creditor's Name	Last 4 digits of account number	. 120 10
	P.O. Box 13610	When was the debt incurred?	<u>\$ 130.19</u>
	Number Street	when was the dept incurred?	
	Philadelphia PA 19101 City State ZIP Code	As of the date you file, the claim is: Check all that appl	
	Who incurred the debt? Check one.	☐ Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or div	rce
	•	that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar	debts
	✓ No	Other. Specify Utility Services	
	Yes		•
4.2	Cach, LLC	Last 4 digits of account number 6752	\$ 13,427.52
	Nonpriority Creditor's Name	When was the debt incurred?	*
	c/o Federated Law Group PLLC		
	Number Street		
	887 Donald Ross Rd.	As of the date you file, the claim is: Check all that apply	
	North Palm Beach FL 33408	Contingent	
	City State ZIP Code	☐ Unliquidated	
	Who incurred the debt? Check one. ✓ Debtor 1 only	Disputed	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	_	Obligations arising out of a separation agreement or diversity	rce
	☐ Check if this claim is for a community debt	that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other simils	debts
	✓ No	Other. Specify	
	Yes		
4.3	Capital One Bank (USA) N.A. Nonpriority Creditor's Name	Last 4 digits of account number 8663	_{\$} 2,089.00
	P.O. Box 71083	When was the debt incurred? 02/25/2003	\$2,009.00
	Number Street		
	Charlotte NC 28272	As of the date you file, the claim is: Check all that apply	
	City State ZIP Code	Contingent	
	Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or dive	ce
	Is the claim subject to offset?	that you did not report as priority claims Debts to pension or profit-sharing plans, and other simils	dobto
	✓ No	✓ Other. Specify Credit Card Debt	นอมเอ
	Yes	and onto: oponly created and book	

Debt	Casath Lay 268 Tank CF Doc 1	Filed 08/2 Document	•	7 16:25:30 Desc	c Main
Pai	rt 2: List All of Your NONPRIORITY Uns		_		
3.	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Surely Yes	laims against you			
	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor separ included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	ately for each clain	 For each claim listed, identify wh 	at type of claim it is. Do not	list claims already
4.4	Capital One Bank USA NA Nonpriority Creditor's Name		Last 4 digits of account number	2309	EXECUTE: HOUSE HERE AND ASSOCIATE FOR THE
	P.O. Box 71083		When was the debt incurred?	07/11/12	\$ 3,923.00
	Number Street		whien was the dept incuffed?	07717712	
	Charlotte NC City State	28272 ZIP Code	As of the date you file, the claim	is: Check all that appl :	
	Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only		Unliquidated Disputed		
	Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecu	ıred claim:	
	At least one of the debtors and another Check if this claim is for a community debt		Student loans Obligations arising out of a separ that you did not report as priority	claims	
	Is the claim subject to offset? No Yes		☐ Debts to pension or profit-sharing ☐ Other. Specify Credit Card De		
1.5	Citibank USA, NA		Last 4 digits of account number	1674	\$4,665.73
	Nonpriority Creditor's Name C/o Midland Credit Management Number Street		When was the debt incurred?	·	
	2365 Northside Dr., Suite 300	00400	As of the date you file, the claim	is: Check all that appl:	
	San Diego CA City State	92108 ZIP Code	Contingent		
	Who incurred the debt? Check one. Debtor 1 only		☐ Unliquidated☐ Disputed		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecu	red claim:	
	At least one of the debtors and another		Student loans		
	☐ Check if this claim is for a community debt		Obligations arising out of a separ that you did not report as priority	ation agreement or div rce claims	
	Is the claim subject to offset?		□ Debts to pension or profit-sharing☑ Other. Specify Credit Card Del		
	✓ No Yes		Other, Specify Ordan Dara Don	<u> </u>	
.6	Citibank USA, NA Nonpriority Creditor's Name	ter Grant (1994) en beskelen en en tre per de de maken en passió el opsicarem en liganica etc. para en en	Last 4 digits of account number	8170	
	c/o Midland Credit Management		When was the debt incurred?		<u>\$6,410.71</u>
	Number Street 2365 Northside Dr., Suite 300				
	San Diego CA	92108	As of the date you file, the claim	is: Check all that apply	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Contingent		
	☑ Debtor 1 only ☐ Debtor 2 only		☐ Unliquidated☐ Disputed		
	Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecu	red claim:	
	☐ At least one of the debtors and another		Student loans		
	Check if this claim is for a community debt		Obligations arising out of a separathat you did not report as priority		
	Is the claim subject to offset? ✓ No ── Yes		Debts to pension or profit-sharing Other. Specify Credit Card Debt	plans, and other simila debts	

Case 17 - 26876 KCF Filed 08/20/17 Entered 08/20/17 16:25:30 Desc Main Debtor 1 Page 28 of 66 number (if known) Document Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim Community Medical Center 4.7 Last 4 digits of account number 7393 Nonpriority Creditor's Name \$800.30 c/o Certified Credit Collections When was the debt incurred? Number Street P.O. Box 1750 As of the date you file, the claim is: Check all that apple. Whitehouse Station NJ 08889 State ZIP Code Contingent Who incurred the debt? Check one. Unliquidated Debtor 1 only ☐ Disputed Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another ☐ Student loans Obligations arising out of a separation agreement or div rce ☐ Check if this claim is for a community debt that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ✓ No ✓ Other. Specify Medical Services Yes 4.8 \$1,600.00 Credit One Bank Last 4 digits of account number 1831 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 98872 Number As of the date you file, the claim is: Check all that apply Las Vegas NV 89193 Contingent State ZIP Code Unliquidated Who incurred the debt? Check one. ☐ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Student loans Obligations arising out of a separation agreement or diverce Check if this claim is for a community debt that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other, Specify Credit Card Debt ✓ No Yes Cross County Home Service Inc. Last 4 digits of account number Nonpriority Creditor's Name \$150.00 P.O. Box 551540 When was the debt incurred? As of the date you file, the claim is: Check all that apply Fort Lauderdale FL 33355 Contingent Who incurred the debt? Check one. Unliquidated ☑ Debtor 1 only ☐ Disputed Debtor 2 only

Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other simila debts ✓ No ✓ Other. Specify Other services Yes Schedule E/F: Creditors Who Have Unsecured Claims page 4 of 9

Case 17-26876-KCF Desc Main Doc 1 Filed 08/20/17 Entered 08/20/17 16:25:30 Debtor 1 Page 29 of 66number (if known Document Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes

	nonpriority unsecured claim, list the cre	editor sepa editor hold:	arately for each o	cal order of the creditor who holds each claim. If a cred claim. For each claim listed, identify what type of claim it is. im, list the other creditors in Part 3.If you have more than the	Do not li	st claims already
4.10	H/P Direct Nonpriority Creditor's Name			Last 4 digits of account number 7435		Total claim
PR-17-17-17-17-17-17-17-17-17-17-17-17-17-	P.O. 10568			_	\$	1,872.26
e constant manage a mais canada	Number Street			When was the debt incurred?		
· Victorial contract	Atlanta City	GA State	30348 ZIP Code	As of the date you file, the claim is: Check all that appl		
NATURA PALLIFIA DOGGOGGOGGOGGOGGOGGOGGOGGOGGOGGOGGOGGOGG	Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only	State	ZIP Code	☐ Contingent ☐ Unliquidated ☐ Disputed		
APPT PARENTS IN THE P	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
With the same of t	At least one of the debtors and another	-		Student loans		
T) O Marillana reconstruente	☐ Check if this claim is for a commu	ınity debt		Obligations arising out of a separation agreement or div	rce	
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other simil	r debts	
- A Company of the Co	✓ No Yes			✓ Other. Specify Utility Services		
4.11	Home Depot Citibank	etudenodale sala setude explanentiza	unt communication reservations and account and considerate and the second of the secon	Last 4 digits of account number 1174	\$_	1,665.73
	Nonpriority Creditor's Name			When was the debt incurred?		
	Processing Center Number Street					
	Number Street			As of the date you file, the claim is: Check all that apply		
The second	Dec Maines	1.0	F0004			
	Des Moines	IA State	50364 ZIP Code	Contingent		
	Who incurred the debt? Check one.	Oldic	Zii Gode	☐ Unliquidated		
	Debtor 1 only			☐ Disputed		
of the state of th	Debtor 2 only			Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only			<u></u>		
	At least one of the debtors and another			☐ Student loans		
	☐ Check if this claim is for a commu	nity debt		Obligations arising out of a separation agreement or divident that you did not report as priority claims	rce	
	Is the claim subject to offset?	-		Debts to pension or profit-sharing plans, and other similar	² debts	
	No			✓ Other. Specify Credit Card Debt		
	Yes					
4 12	KCI USA Inc.	gilatakus Sarkica kartikini da da mengiladan kata	######################################		CURPOSES RECEIVED	
4.12	Nonpriority Creditor's Name			Last 4 digits of account number	¢	545.88
	c/o Convergent Healtcare			When was the debt incurred?	Ψ.	
	Number Street					
	P.O. Box 6209 Dept. 0102		***	As of the data year file the plains in Oberland what would		
	Champaign	IL	61826	As of the date you file, the claim is: Check all that apply		
	City Who incurred the debt? Check one.	State	ZIP Code	Contingent		
	☑ Debtor 1 only			Unliquidated		
	Debtor 2 only			☐ Disputed		
	Debtor 1 and Debtor 2 only	•		Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another					
	Check if this claim is for a commu	nity deht		Student loans		
- '		ty uest		 Obligations arising out of a separation agreement or diversity of that you did not report as priority claims 	ce	
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar	debts	
į	✓ No			✓ Other. Specify Medical Services		
ŧ	Yes					

Deb	tor 1 Casethery-268769KCF Doc First Name Middle Name Last Na	Dooumont	0/17 Entered 08/20/17 16:25:30 - Page 30 oዮ ኖ ዮ ^{number (if known)} ————————————————————————————————————	Desc Main
Pa	rt 2: List All of Your NONPRIORITY U	nsecured Claims	_	
4.	nonpriority unsecured claim, list the creditor sep	submit this form to th in the alphabetical arately for each clain		Do not list claims already ree nonpriority unsecured
4.13	NJ Natural Gas Co. Nonpriority Creditor's Name		Last 4 digits of account number 0033	Total claim
	P.O. Box 11743 Number Street		When was the debt incurred?	_{\$} 128.76
	Newark City State Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? ✓ No Yes	07101 ZIP Code	As of the date you file, the claim is: Check all that appl Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or div that you did not report as priority claims Debts to pension or profit-sharing plans, and other simil. Other. Specify Utility Services	rce
4.14	O-Seaview Orthopedic Nonpriority Creditor's Name 1200 Eagle Ave. Number Street		Last 4 digits of account number 7115 When was the debt incurred? 12/18/2015	\$ 66.21
	Ocean NJ City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	07712 ZIP Code	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or diverthat you did not report as priority claims Debts to pension or profit-sharing plans, and other simila Other. Specify Medical Services	се
1.15	Stafford Twp. Water & Sewer Nonpriority Creditor's Name		Last 4 digits of account number	_{\$} 215.26
	200 East Bay Avenue Number Street		When was the debt incurred?	·
	Manahawkin NJ City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	08050 ZIP Code	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divo	
	Is the claim subject to offset? ✓ No ── Yes		that you did not report as priority claims Debts to pension or profit-sharing plans, and other simila Other. Specify Utility Services	

Entered 08/20/17 16:25:30 Filed 08/20/17 Desc Main Debtor 1 Page 31 of 66 number (if know Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a crec tor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than there enopriority unsecured

aims fill out the Continuation Pag	je oi Fait Z.			
Sun Dental				Total claim
Nonpriority Creditor's Name			Last 4 digits of account number	_{\$} 157.30
224 Route 37 East			When was the debt incurred?	\$ 107.00
Number Street Suite 4		·		
Toms River	NJ	08753	As of the date you file, the claim is: Check all that appl	•
City	State	ZIP Code	Contingent	
Who incurred the debt? Check on	₽.		☐ Unliquidated	
✓ Debtor 1 only			☐ Disputed	
Debtor 2 only				
Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
At least one of the debtors and ar	other		Student loans	
☐ Check if this claim is for a co	mmunity debt	1	 Obligations arising out of a separation agreement or div that you did not report as priority claims 	rce
s the claim subject to offset?			Debts to pension or profit-sharing plans, and other simil	r dehte
✓ No			✓ Other Specify Medical Services	
Yes				
XFinity		ones mestadam estados que su mandra mais en estados en estados en el como de como de como de como de como de c	Last 4 digits of account number 7673	_{\$} 278.17
lonpriority Creditor's Name			When was the debt incurred?	
P.O. Box 1577				
lumber Street				
			As of the date you file, the claim is: Check all that apply	
Vewark	NJ	07101	Contingent	
ity Vho incurred the debt? Check one	State	ZIP Code	Unliquidated	
Debtor 1 only	••		Disputed	
Debtor 2 only				
Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
At least one of the debtors and an	other		☐ Student loans	
☐ Check if this claim is for a cor	nmunitu dahe		Obligations arising out of a separation agreement or div	rce
	immumity debt		that you did not report as priority claims	1-1-6-
s the claim subject to offset?			 □ Debts to pension or profit-sharing plans, and other simils ☑ Other. Specify Cable / Satellite Services 	depts
∕ No Yes			El Other, Specify Cable / Catemité Services	
I C2	or evinación abutar revisaca robbiel esca activ au reces acid beca.	THE CONTRACTOR OF THE CONTRACT		CHANGE AND THE STORY OF THE STO
onpriority Creditor's Name			Last 4 digits of account number	\$
	······································		When was the debt incurred?	
umber Street				
		···	As of the date you file, the claim is: Check all that apply	
ity Vho incurred the debt? Check one	State	ZIP Code	☐ Contingent	
Debtor 1 only			Unliquidated	
Debtor 2 only			Disputed	
Debtor 1 and Debtor 2 only				
At least one of the debtors and and	other		Type of NONPRIORITY unsecured claim:	
			Student loans	
Check if this claim is for a con	nmunity debt		Obligations arising out of a separation agreement or divo	ce
the claim subject to offset?			that you did not report as priority claims Debts to pension or profit-sharing plans, and other simila	dobto
No			Debts to pension or profit-sharing plans, and other simila Other. Specify	uedis
Yes			- Julier, Opecity	

Debtor 1

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Last Name Document Page 32 of 66 number (# known) Desc Main

Part 3:

List Others to Be Notified About a Debt That You Already Listed

example, if a collection ag 2, then list the collection a	jency is trying to agency here. Simi	collect from you larly, if you have	your bankruptcy, for a debt that you already listed in Part ; 1 or 2. For u for a debt you owe to someone else, list the original creditor in Parts 1 or more than one creditor for any of the debts that you listed in Parts 1 or 2, list the ons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.
Midland Credit			On which entry in Part 1 or Part 2 did you list the orig nal creditor?
Name P.O. Box 60578			Line 4.11 of (Check one): ☐ Part 1: Creditors with Pr prity Unsecured Claims
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured Claims
Loo Angeleo	C A	00000	Last 4 digits of account number 8530638275
Los Angeles _{City}	CA State	90060 ZIP Code	-
The Law Firm of Rya	an E. Calef & A	ssociates, I	On which entry in Part 1 or Part 2 did you list the orig nal creditor?
Name 1276 Veterans High	way		Line 4.2 of (Check one): ☐ Part 1: Creditors with Prority Unsecured Claims
Number Street			☑ Part 2: Creditors with N npriority Unsecured
Suite E-1		10007	Claims
Bristol _{City}	PA State	19007 ZIP Code	Last 4 digits of account number 549035499915€752
COLUMN PM MODER THERE AND THE PROPERTY COLUMN AND AND THE COLUMN AND AND THE COLUMN A	TO PROCESSES IN A second clock and contributions were the contribution to be one exposured.	CONTROL TO THE PROPERTY OF THE	On which entry in Part 1 or Part 2 did you list the orig nal creditor?
Name			Line of (Check one): Part 1: Creditors with Pr prity Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
City	State	ZIP Code	Last 4 digits of account number
interconstructual and account of the second	kitika olikan oli Sanolliisidääliiminnin eskotiluuminaksi adaloitaksi salaa		On which entry in Part 1 or Part 2 did you list the original creditor?
Name			
Number Street			Line of (Check one): Part 1: Creditors with Propriety Unsecured Claims Part 2: Creditors with Nonpriority Unsecured
			Claims
City	State	ZIP Code	Last 4 digits of account number
	ek ki ki ki sisti sebagai da dener sera ku ki	aket di PRATTA Albertikak kingeta di mengelapan di kalangan di kalangan kingeta da ka	On which entry in Part 1 or Part 2 did you list the orig nal creditor?
Name			Line of (Check one): Part 1: Creditors with Pr prity Unsecured Claims
Number Street			Part 2: Creditors with No apriority Unsecured
			Claims
City	State	ZIP Code	Last 4 digits of account number
COCKERO AND CERTIFICATION FOR AND THE AND	PROTECTION OF THE PROT	TO ELECTION OF THE PROCESS AND	On which entry in Part 1 or Part 2 did you list the orig
Name			Line of (Check one): Part 1: Creditors with Priprity Unsecured Claims
Number Street			Part 2: Creditors with No apriority Unsecured
			Claims
City	State	ZIP Code	Last 4 digits of account number
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Name			
Number Street			Line of (Check one): Part 1: Creditors with Prinrity Unsecured Claims Part 2: Creditors with No priority Unsecured
			Claims
City	State	ZiP Code	Last 4 digits of account number
		n and the annual transition of the second se	

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Desc Main

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 8 U.S.C. § 159. Add the amounts for each type of unsecured claim.

ot				
roi				

- 6a. Domestic support obligations
- 6b. Taxes and certain other debts you owe the government
- 6c. Claims for death or personal injury while you were intoxicated
- 6d. Other. Add all other priority unsecured claims. Write that amount here.
- 6e. Total. Add lines 6a through 6d.

	•	Ì	ľ	•	c)	í	į	a	ı		•	ı	l	2	i	i	ì	n	

6a.

6h.

0.00

- 6b. 0.00
- 6c. 0.00
- 6d. 0.00
- 6e. 0.00

Total claims from Part 2

- 6f. Student loans
- 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority
- 6h. Debts to pension or profit-sharing plans, and other similar debts
- 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.
- 6j. Total. Add lines 6f through 6i.

Total claim

- 6f. 0.00
- 0.00 6g.
- 0.00
- 38,126.02 6i.
- 6j. 38,126.02

	Case 17-20876-RCF D00		Page 34 of 66	Desc Main
Fi	ill in this information to identify your case:			
	Anthony I Gaetano			
De	Pebtor First Name Middle Name	Last Name		
	Debtor 2 Spouse If filing) First Name Middle Name	Last Name		
Uı	Jnited States Bankruptcy Court for the District of New J	Jersey		
Ca	Case number	\·	-,	
	If known)	A 446-000-00		Check if this is an
			······································	amended filing
Of	fficial Form 106G			
	chedule G: Executory	Contracts and	d Unavaired Lagge	
				12/15
info add	as complete and accurate as possible. If two formation. If more space is needed, copy the ditional pages, write your name and case nu	additional page, fill it out, n mber (if known).	ogether, both are equally responsible for some	ur olying correct e. On the top of any
1.		the court with your other sche	edules. You have nothing else to report on this	
	✓ Yes. Fill in all of the information below ever	en if the contracts or leases a	re listed on Schedule A/B: Property (Official Fo	orr 106A/B).
2.	List separately each person or company wi example, rent, vehicle lease, cell phone). S unexpired leases.	ith whom you have the cong see the instructions for this for	tract or lease. Then state what each contra m in the instruction booklet for more example:	ct ir lease is for (for s c executory contracts and
	Person or company with whom you have the	he contract or lease	State what the contract or lease i	s nc r
2.1				
د. ۱	Honda Lease Trust Name		2016, Acura RDX	
	201 Little Ford Drive			
	Street Wilmington DE 198	308	<u>-</u>	
	City State ZIP C		_	
2.2	To the provinces also become control of the control	nazen etaliar talkapan kirikalari kelelek kirik Perestian tota talendak kenti ain berak bada talik Jelesti Soonofe	NOCULARIO CONTRACTOR PROPERTIES P	and engine of companies of the conference of the
	Name		<u></u>	
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2.3			<u>.</u>	
	Name			
	Street	W. C.	-	
	City State ZIP Co			
2.4	City State ZIP Co	ode	_	
	ry described ment and reference the control of the			
	ry described ment and reference the control of the	Ode District Production Control of the State Product of the Control of the Contr	тибовать по таком постоя по принциприна нем	PRIESTRA PERSPANSION MINISTRA PERSPANSION MINISTRA PERSONALISMA PERSON
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2.5	Name Street City State ZIP Co	ode		

Fill in this		And the second	Ocument Page :	3.5 of 66		
	s information to ident	ify your case:				
Debtor 1	Anthony J. Gaetano)				
Debtor 2	First Name	Middle Name	Last Name			
	iling) First Name	Middle Name	Last Name			
United Stat	tes Bankruptcy Court for th	he: District of New Jersey				
Case numb	ber	W. C.	. ,			
tii kilowiii					Check if this is a amended filing	
)fficio	l Form 106H				amenaca ming	
		_ ur Codebtor				
					12/15	
re filing to nd numbe	ogether, both are equa	ally responsible for sup oxes on the left. Attach	pplying correct information.	le as complete and accurate as possik If more space is needed, copy the Ado page. On the top of any Additional Pag	tional Page, fill it out.	
	u have any codebtors	? (If you are filing a joint	case, do not list either spouse	e as a codebtor.)		
₩ _{N°}						
Ye∐ Ye. Within.		e vou lived in a commu	nity property state or territo	ry? (Community property states and terr	ories include	
			lexico, Puerto Rico, Texas, W		, or, os molado	
	o. Go to line 3.					
Ye	1	mer spouse, or legal equ	uivalent live with you at the tin	ne?		
<u> </u>	No Yes In which commu	nity state or territory did	vou live?	Fill in the name and current address	f that nerson	
L	i rea. ar willon commu	They state of territory did	you live:	This in the name and current address	i mai person.	
	N			_		
	Name of your spouse, form	er spouse, or legal equivalent				
	Number Street			_		
		Stata	7ID Code	_		
la Oak	City	State	ZIP Code			
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Schedule H: Your Codebtors

Official Form 106H

page 1 of <u>1</u>

Case 17-26876-K		ed 08/20/17 ument Pa	Entered ge 36 of	1 08/20/17 66	16:25:30	Desc Main
Fill in this information to identify			ge 30 or	00		
Anthony J. Gaetano						
Debtor 1 First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:						
		\$,	01 1 15		
(If known)	-		Check if t	nıs ıs: nended filing		
				-	-	postpetition chapter 13
Official Form 106I					e as of the follov	
	•			MM / E	DD / YYYY	
Schedule I: You	ir Income					12/15
Be as complete and accurate as posupplying correct information. If you figure separated and your spouseparate sheet to this form. On the Part 1: Describe Employm	ou are married and not fi use is not filing with you, top of any additional pa	iling jointly, and y . do not include in	our spouse	is living with y bout vour spo	ou, include inforuse. If more space	nation about your spouse
Fill in your employment information.		Debtor 1			Debtor 2 or	on-filing spouse
If you have more than one job,		RCMChelia de la cidade del cidade de la cidade del cidade de la cidade del cidade del cidade de la cidade de la cidade del cidade de la cidade del cidade	and the state of t			
attach a separate page with information about additional	Employment status	Employed			Employe	
employers.		✓ Not emplo	yed		Not empl	yed
Include part-time, seasonal, or self-employed work.						
Occupation may include student or homemaker, if it applies.	Occupation		***************************************			
	Employer's name		· · · · · · · · · · · · · · · · · · ·			
	Employer's address					
		Number Street			Number Stree	
						
		and a section				
The state of the s		City	State ZIF	P Code	City	State ZIP Code
	How long employed the	ere?				
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse ha	ve more than one employe	er, combine the info			•	•
below. If you need more space, at	tacn a separate sheet to th	nis form.				40.00
			Fo	or Debtor 1	For Debtor 2 (non-filing spo	
List monthly gross wages, sala deductions). If not paid monthly,						
3. Estimate and list monthly over	time pay.		3. + \$		+ s	
4. Calculate gross income. Add lin			4. \$		\$ \$	

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Debtor 1

Anthony	J.	Gaetano
---------	----	---------

First Name

Middle Name Last Name Case number (if known)_

Desc Main

		For Debtor 1	For Debtor 2	T
			non-filing spe	<u>use</u>
Copy line 4 here	→ 4.	\$	\$	<u>-</u>
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$	\$	
5b. Mandatory contributions for retirement plans	5b.	\$	\$	
5c. Voluntary contributions for retirement plans	5c.	\$	\$	
5d. Required repayments of retirement fund loans	5d.	\$	\$	
5e. Insurance	5e.	\$	\$	
5f. Domestic support obligations	5f.	\$	\$	
5g. Union dues	5g.	\$	\$	
5h. Other deductions. Specify:		+ \$	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +	5h. 6.	¢	¢	
	O11. O.	. •Ψ	Φ	<u> </u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$	
8b. Interest and dividends	8b.	\$ 0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a deperegularly receive		Ψ	*	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$	
8d. Unemployment compensation	8d.	\$ 0.00	\$	
8e. Social Security	8e.	\$_1,623.00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant you receive, such as food stamps (benefits under the Supplement Nutrition Assistance Program) or housing subsidies.		¢ 426.50		
Specify:	8f.	Ψ	\$	
8g. Pension or retirement income	8g.	\$0.00	\$	· · · · · · · · · · · · · · · · · · ·
8h. Other monthly income. Specify:	8h.	+ \$0.00	+ \$	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_2,049.50	\$	
10. Calculate monthly income. Add line 7 + line 9.Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$_2,049.50	+ \$	= \$ 2,049.50
1. State all other regular contributions to the expenses that you list in Sc	hedule J.			
Include contributions from an unmarried partner, members of your household friends or relatives.	-		·	
Do not include any amounts already included in lines 2-10 or amounts that		, , ,	nses listed in Sched	
Specify:				11. + \$0.00
2. Add the amount in the last column of line 10 to the amount in line 11.			•	\$ 2,049.50
Write that amount on the Summary of Your Assets and Liabilities and Certa	แเ อเสมรมิต	sai iriiormation, it it i	applies	12. Sombined
13. Do you expect an increase or decrease within the year after you file the No.	is form?			monthly income
▼ No. ☐ Yes. Explain:				

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	Document			
Fill in this information to identify	your case:			
Debtor 1Anthony J. Gaetano		Chack if the	io io:	
Debtor 2 (Spouse, if filing) First Name	ur Expenses ssible. If two married people are fili	A supplexpense expense MM / DE	ended filing ement showing postp es as of the following O/ YYYY esponsible for supplyi	date: 12/15 ng correct
Part 1: Describe Your Hou	sehold			
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a s No Yes. Debtor 2 must file	eparate household? e Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.		
2. Do you have dependents?	No	Dependent's relationship to	Dependent's	Does dependent live
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age —	with you?
Do not state the dependents' names.				No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	☑ _{No} ☑ Yes			
Part 2: Estimate Your Ongoi	ng Monthly Expenses			
Estimate your expenses as of your expenses as of a date after the ban applicable date. Include expenses paid for with non such assistance and have included 4. The rental or home ownership eany rent for the ground or lot.	kruptcy is filed. If this is a supplementary control of the contro	ental <i>Schedule J</i> , check the box I know the value of cial Form 106l.)		and fill in the
If not included in line 4:				0.00
4a. Real estate taxes			4a. \$	282.12
4b. Property, homeowner's, or re			4b. \$	0.00
4c. Home maintenance, repair, a	and upkeep expenses		4c. \$	0.00

4d. Homeowner's association or condominium dues

0.00

4d.

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Debtor 1

Anthony J. Gaetano

First Name Middle Name Last Name Case number (# known)_

		Your ex	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	470.00
6b. Water, sewer, garbage collection	6b.	\$	70.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		75.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	0.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	0.00
10. Personal care products and services	10.	\$	0.00
11. Medical and dental expenses	11.	\$	
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$	0.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14. Charitable contributions and religious donations	14.	\$	0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	184.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	113.91
15d. Other insurance. Specify:	15d.	\$	0.00
5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	581.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	•	
8. Your payments of alimony, maintenance, and support that you did not report as deducted your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	from 18.	\$	0.00
19. Other payments you make to support others who do not live with you.			
Specify:	19.	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You	ur Income.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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ebtor 1	Anthony J. G	aetano		Ca	ase number (if knowi	7)		
	First Name	Middle Name	Last Name		•			
1. Oth	er. Specify:					21.	+\$	0.00
							+\$	
							+\$	
2. Cal	culate your mont	hly expenses						
22a	. Add lines 4 throug	gh 21.				22a.	\$	5,504.03
22b	. Copy line 22 (moi	nthly expenses	for Debtor 2), if any, fr	om Official Form 106J-2 22c. A	odd line 22a	22b.	\$	
and	22b. The result is	your monthly e	expenses.			22c.	\$	5,504.03
3. Calc i 23a.	ulate your monthl	-	onthly income) from Sc.	hedule l		23a.	\$	2,049.50
23b.			om line 22c above.	neddie 1.		23b.	- \$	5,504.03
23c.	Subtract your mo	nthly expense	s from your monthly inc	come				2.454.52
	The result is your					23c.	\$	-3,454.53
_		_						
_	-		-	within the year after you file				
				within the year or do you expedification to the terms of your m				
₩ N		ioreade or aco	case because of a mov	amount to the terms of your m	iortgage:			
O Y		ro.						
	LXpiaiii ile	i.e.						

Case 17-26876-KCF Doc 1 Filed 08/20/17 Entered 08/20/17 16:25:30 Desc Main Document Page 41 of 66 Fill in this information to identify your case: Anthony J. Gaetano Debtor 1 Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the District of New Jersey Case number (If known) ☐ Check if this is an amended filing Official Form 106Dec Declaration About an Individual Debtor's Schedules 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, consealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ☑ No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Decaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Anthony J. Gaetano Signature of Debtor 2 Signature of Debtor 1 Date MM / DD / YYYY Date MM / DD / YYYY

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	Doddinione	1 ago 12 of 00	
Fill in this information to identify your case:			
Anthony J. Gaetano			
Debtor 1 First Name Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		
United States Bankruptcy Court for the: District of New Jersey			
Case number (If known)			☐ Check if this is an
			amended filing
Official Farms 407			
Official Form 107			
Statement of Financial Affai	rs for Inc	dividuals Filing for Bar	ikrupicy 4/16
Be as complete and accurate as possible. If two marr information. If more space is needed, attach a separanumber (if known). Answer every question. Part 1: Give Details About Your Marital Sta	ate sheet to this	s form. On the top of any additional pages,	le for sup; lying correct write you name and case
1. What is your current marital status?			
☐ Married			
✓ Not married			
 2. During the last 3 years, have you lived anywhere ✓ No ✓ Yes. List all of the places you lived in the last 3 y Debtor 1: 		clude where you live now.	Dates Debtor 2 lived there
		Same as Debtor 1	☐ Same as Debtor 1
		Game as below 1	
Number Street	From	Number Street	From
	То	·	To
- Ad-day-	-		
City State ZIP Code	-	City State Z	IP Code
with the bright flance over the execution to the bright section of the execution of the exe	P. Milled-Sales and Address of the Lands of the American Section Science of	de de moi 160 e comercia de la primeira de la primeira de la primeira de la properta de la primeira del la primeira de la primeira de la primeira del la primeira de la primeira de la primeira del la primeira de la primeira de la primeira del la primeira de la primeira del la pr	A control that is now to the second of the s
		Same as Debtor 1	Same as Debtor 1
Number Street	From	N. J.	From
Number Street	То	Number Street	То
			
	•	1 <u></u>	
City State ZIP Code		City State	ZIP Code
3. Within the last 8 years, did you ever live with a sp and territories include Arizona, California, Idaho, Lou No	oouse or legal e uisiana, Nevada,	quivalent in a community property state o New Mexico, Puerto Rico, Texas, Washingt	r territory? (Community property states on, and Wi: consin.)
☐ Yes. Make sure you fill out Schedule H: Your Co.	debtors (Official	Form 106H).	
	,	•	

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Anthony J. Gaetano

ebtor 1				Case number (if known)	
	First Name	Middle Name	Last Name		•

Part 2: Ex	plain the	Sources	of	Your	Income
------------	-----------	---------	----	------	--------

Fill in the total amount of inc If you are filing a joint case a	ome you received	I from all jobs	and all busine	esses, including part-tin		wiai yediə:
✓ No✓ Yes. Fill in the details.						
		Debtor 1			Debtor 2	
		Sources of in Check all that		Gross Income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of cui the date you filed for I		Wages, o bonuses,	•	\$	☐ Wages, commissions, bonuses, tips ☐ Operating a business	\$
For last calendar year	***************************************	☐ Wages, o	commissions,	\$	☐ Wages, commissions, bonuses, tips	\$
(January 1 to Decembe	r 31,)	Operating	g a business	Ψ	Operating a business	Ψ
For the calendar year		Wages, o	commissions, tips	C C C C C C C C C C C C C C C C C C C	Wages, commissions, bonuses, tips	THE STATE OF THE S
(January 1 to Decembe	r 31,)	☐ Operating	g a business	4	Operating a business	\$
and other public benefit payr winnings. If you are filing a job List each source and the gro	ments; pensions; r pint case and you	ental income; have income t	interest; divid that you receiv	lends; money collected ved together, list it only	once under Debtor 1.	
and other public benefit payr winnings. If you are filing a jo List each source and the gro	ments; pensions; r pint case and you	ental income; have income t ach source se	interest; divid that you receiv	lends; money collected ved together, list it only	from lawsuits; royalties; an once under Debtor 1.	
and other public benefit payr winnings. If you are filing a job List each source and the gro	ments; pensions; roint case and you ss income from ea	ental income; have income to ach source se of income	interest; divid that you receiv parately. Do n Gross ince each sour	lends; money collected ved together, list it only not include income that ome from ce ductions and	from lawsuits; royalties; an once under Debtor 1. you listed in line 4.	gambling and lottery Gross income from each source
and other public benefit payr winnings. If you are filing a journal List each source and the ground No Yes. Fill in the details.	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	interest; divid that you receiv parately. Do n Gross ince each sour (before dec	lends; money collected ved together, list it only not include income that ome from ce ductions and	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and
and other public benefit payr winnings. If you are filing a journ List each source and the ground No No Yes. Fill in the details.	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	Gross ince each sour (before dec exclusions)	lends; money collected ved together, list it only not include income that ome from ce ductions and	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and exclusions)
and other public benefit payr winnings. If you are filing a job List each source and the ground No No Yes. Fill in the details.	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	Gross ince each sour (before dec exclusions)	lends; money collected ved together, list it only not include income that ome from ce ductions and	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and exclusions)
and other public benefit payr winnings. If you are filing a job List each source and the grown No No Yes. Fill in the details.	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	Gross ince each sour (before dec exclusions)	lends; money collected ved together, list it only not include income that come from ce ductions and	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and exclusions) \$
and other public benefit payr winnings. If you are filing a job List each source and the ground No Yes. Fill in the details. om January 1 of current ar until the date you d for bankruptcy:	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	Gross inceeds sour (before deceath sour exclusions) \$\frac{12,984.0}{5} = \frac{1}{5}	lends; money collected ved together, list it only not include income that come from ce ductions and	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and exclusions) \$
and other public benefit payr winnings. If you are filing a job List each source and the grown No No Yes. Fill in the details. om January 1 of current ar until the date you d for bankruptcy: last calendar year:	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	Gross inceeds sour (before deceath sour exclusions) \$\frac{12,984.0}{5} = \frac{1}{5}	lends; money collected ved together, list it only not include income that come from ce ductions and	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and exclusions) \$
and other public benefit payr winnings. If you are filing a job List each source and the grown No Yes. Fill in the details. The property of current ar until the date you do for bankruptcy: Last calendar year: The property of the payrow o	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	Gross ince each sour (before dec exclusions) \$\frac{\$12,984.0}{\$} = \$\$ \$\frac{\$20,734.86}{\$} = \$\$ \$\frac{\$}{\$} = \$\$	lends; money collected ved together, list it only not include income that one that o	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and exclusions) \$
and other public benefit payr winnings. If you are filing a job List each source and the grown No No Yes. Fill in the details. om January 1 of current ar until the date you d for bankruptcy: last calendar year:	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	Gross inceeds sour (before deceach sour (before deceach sour) \$ 12,984.0 \$ \$ 20,734.86 \$ \$	lends; money collected ved together, list it only not include income that one that o	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and exclusions) \$
and other public benefit payr winnings. If you are filing a job List each source and the grown No Yes. Fill in the details. The January 1 of current ar until the date you do for bankruptcy: Last calendar year: The January 1 to the details of the calendar year. The January 1 to the details of the calendar year.	ments; pensions; roint case and you ss income from each petter 1	ental income; have income to ach source se of income	Gross ince each sour (before dec exclusions) \$\frac{\$12,984.0}{\$} = \$\$ \$\frac{\$20,734.86}{\$} = \$\$ \$\frac{\$}{\$} = \$\$	lends; money collected ved together, list it only not include income that one that o	from lawsuits; royalties; an once under Debtor 1. you listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions and exclusions) \$

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n	P	nto	ır	1

	Anthony J. Gaetano		Last Name		Case nur	nber (if known)	
1.113			Cast Hairie				
E Lis	st Certain Payı	ments You	ı Made Before	You Filed for Banl	kruptcy		
a tha a saga							
either	Debtor 1's or De	btor 2's deb	ots primarily co	nsumer debts?			
No. N e	either Debtor 1 n ncurred by an indi	nor Debtor 2 vidual prima	has primarily or	consumer debts. Cons al, family, or household	sumer debts are d purpose."	efined in 11 U.S.C. §	101() as
Du	uring the 90 days	before you f	filed for bankrup	tcy, did you pay any cre	editor a total of \$6	,425* or more?	
	No. Go to line 7	7.					
	the total amou	ınt you paid t	that creditor. Do	paid a total of \$6,425* o not include payments for include payments to ar	or domestic supp	ort obligations, such a	s
* 5				years after that for case			nt.
	ebtor 1 or Debtor					-	
				cy, did you pay any cre	ditor a total of \$60	00 or more?	
	No. Go to line 7		· · · · · · · · · · · · · · · · · · ·	J. J. I. P. I.J. 2007		···-••	
				aid a total of \$600 or m			
							68
				Dates of Total a	mount paid	Amount you still owe	Was this payment for
				Market Committee and the Committee C	mount paid	Amount you still owe	
	Creditor's Name			Market Committee and the Committee C	mount paid	Amount you still owe	Mortgage
				Market Committee and the Committee C	mount paid.	Amount you still owe	— ☐ Mortgage
	Creditor's Name			Market Committee and the Committee C	mount paid	Amount you still owe	
			1 1 2 2 2 3	Market Committee and the Committee C	mount paid	Amount you still owe	
	Number Street	State	ZIP Code	Market Committee and the Committee C	mount paid	Amount you still owe	
		State	ZIP Code	Market Committee and the Committee C	mount paid	Amount you still owe	
	Number Street	State	ZIP Code	Market Committee and the Committee C	mount paid	Amount you still owe \$	
	Number Street	State	ZIP Code	payment \$	mount paid	Amount you still owe \$	
	Number Street City Creditor's Name	State	ZIP Code	payment \$	mount paid	Amount you still owe \$	
	Number Street City	State	ZIP Code	payment \$	mount paid	Amount you still owe \$	
	Number Street City Creditor's Name	State	ZIP Code	payment \$	mount paid	\$\$	
	Number Street City Creditor's Name Number Street			payment \$	mount paid	\$	
	Number Street City Creditor's Name	State	ZIP Code	payment \$	mount paid	\$\$	
	Number Street City Creditor's Name Number Street			payment \$	mount paid	\$\$	
	Number Street City Creditor's Name Number Street			payment \$	mount paid	\$\$	
	Number Street City Creditor's Name Number Street			payment \$	mount paid	Amount you still owe \$	

City

ZIP Code

State

Loan repayment ☐ Suppliers or vendors

Other_

Desc Main

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Case number (#known)_

First Name	Middle Name	Last Name			Case number (#known		
Insiders include corporations of v	efore you filed for ba your relatives; any ge vhich you are an offic	neral partners; r er, director, pers	elatives of any geson in control, or c	eneral partners; p owner of 20% or r	artnerships of whic nore of their voting	h you are a gend securities; and a	ral partner; ny managing
agent, including	one for a business yo oport and alimony.	ou operate as a s	sole proprietor. 11	l U.S.C. § 101. In	clude payments for	domestic suppo	rt obligations,
	pport and allmony.						
☑ No ☑ Voa 1 ia4 allu							
⊒ res. Listali į	payments to an inside	·r.	Dates of				
			payment	Total amount paid	Amount you still owe	Reason for this	payment
Insider's Name				\$	_ \$		
Number Stre	eet						
	, , , , , , , , , , , , , , , , , , , ,						
City	State	e ZIP Code					
EDESTFURTIONS AND OPEN PROPERTY AND ALL RESIDENCE	994 Playland olym Verwydyn baywr y co'r y cei Chinaidd Caerler Calabard o'r Cyfrin ar cyfei g	SAME CONTROL OF CONTRACTOR OF COMPANY OF THE PROPERTY OF THE P	ern vest (emission) valuabilistististististist valua visconinee				
				\$	\$		
Insider's Name							
Number Stre	et						
						000000	

City	State	zIP Code					
ithin 1 vear be	fore you filed for bar	nkruptev, did ve	ou make anv pav	ments or transfe	er any property on	account of a d	ht that honofited
n insider?	,				or unity property on	account of a G	bt that belieffed
clude payments	s on debts guaranteed	d or cosigned by	an insider.				
] No							
	ayments that benefite	ed an insider.					
			Dates of	Total amount	Amount you still	Reason for this	payment
			payment	paid	owe	Include creditor's	###
							Committee of the Commit
Insider's Name	***************************************			\$	\$		
Number Stre	et						
							
Oit.	01-1-	7/0.0.1				000000000000000000000000000000000000000	
City	State	ZIP Code	Statist statutard by other and required by the communication of the state of the st	nenn en	Ан Рим и Случин импинули англия вывыхают в 12000 година и изглия в 1220 година.		
				¢.	Φ.		
Insider's Name				\$	\$		
o realite							
Number Stree	et						
City	State	ZIP Code					

Debtor 1

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Dobtor	4

Debtor 1	Anthony J. Gaetano			Case number (if known)	
	First Name	Middle Name	Last Name		

art 4: Identify Legal Actions, Reposs				
Within 1 year before you filed for bankrupto List all such matters, including personal injury and contract disputes.	cy, were you a party in any law cases, small claims actions, div	vsuit, court action, or admin vorces, collection suits, patern	istrative proceed ity actions, supp	: Jing? ort or custody modification
□ No				
✓ Yes. Fill in the details.				
	Nature of the case	Court or agency		Status of the case
Wells Fargo v. Anthony Gaetano, Jr.				Olatus Of the Case
Case title:		Superior Court of New	Jersey	— Pending
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				On appeal
		Number Street		Concluded
ase number F-03986314		City Stat	e ZIP Code	
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		Court Name		— Pending
case title:				On appeal
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theck all that apply and fill in the details below No. Go to line 11.		possessed, foreclosed, gar	nished, attache	Value of the property
Check all that apply and fill in the details below Down Hotel 11.				
Check all that apply and fill in the details below ☐ No. Go to line 11. ☑ Yes. Fill in the information below. Wells Fargo Bank NA	v. Describe the property			
Check all that apply and fill in the details below ☐ No. Go to line 11. ☐ Yes. Fill in the information below.	v. Describe the property			Value of the property
Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Wells Fargo Bank NA Creditor's Name MAC N9777-112	Describe the property Foreclosure	•		Value of the property
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Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Wells Fargo Bank NA Creditor's Name MAC N9777-112 Number Street P.O. Box 5169	Explain what happened Property was re	ed epossessed.		Value of the property
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Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Wells Fargo Bank NA Creditor's Name MAC N9777-112 Number Street P.O. Box 5169 Sioux Falls SD 5711	Explain what happens Property was re Property was go	epossessed. epossessed. ereclosed. ernished. etached, seized, or levied.		Value of the property
Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Wells Fargo Bank NA Creditor's Name MAC N9777-112 Number Street P.O. Box 5169 Sioux Falls SD 5711	Describe the property Foreclosure Explain what happene Property was re Property was fo Property was gate Property was at	epossessed. epossessed. ereclosed. ernished. etached, seized, or levied.	Date	Value of the property 447,640.00
Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Wells Fargo Bank NA Creditor's Name MAC N9777-112 Number Street P.O. Box 5169 Sioux Falls SD 5711	Describe the property Foreclosure Explain what happene Property was re Property was fo Property was gate Property was at	epossessed. epossessed. ereclosed. ernished. etached, seized, or levied.	Date	Value of the property 447,640.00 S Value of the property
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			cluding a bank or financial ir	nstitution, se	t off any amour	nts from you
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es. Fill in the details.						
		Describe the action the	creditor took	Dat	e action A	mount
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List Certain Gift	ts and Contrib	utions				
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Person's relationship to you

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				Case number (#ki		
	First Name	Middle Name	Last Name		,,,,,,	
/ithin 2	years before	e you filed for I	bankruptcy, did you give∍	any gifts or contributions with a total	value of more than	\$600 to any charity?
Z No		-		•••		, , , , , , , , , , , , , , , , , , , ,
	Fill in the det	tails for each gif	ft or contribution.			
	ts or contributi t total more tha	ions to charities an \$600	Describe what yo	ontributed	Date you contributed	Value
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			Prop (MARI)			
Charity	ty's Name					δ
			TT TTTTCAAAAA			\$
			enderdendelige v			
Numbe	er Street					
			101 33 W 11 7000001			
City	State	ZIP Code				
6:	List Certai	n Losses				
Desc	Fill in the deta cribe the properties occurred	erty you lost and	Include the amour	surance coverage for the loss nt that insurance has paid. List pending insura	Date of your	oss Value of property lost
			claims on line 33	of Schedule A/B: Property.		
7 7 7 7 7 7						\$
The state of the s						\$
	ist Certain	Payments of	r Transfers			\$
		Payments or				
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thin 1 notes that the second s	year before y	you filed for ba king bankruptc bankruptcy peti	ankruptcy, did you or anyo cy or preparing a bankrup	tcy petition?		
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Anthony J. Gaetano Case number (if known) Debtor 1 First Name Middle Name Last Name Description and value of any property transferred Date paymen or Amount of transfer was nade payment Person Who Was Paid Number Street City State ZIP Code Email or website address Person Who Made the Payment, if Not You 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any prope ty to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. √ No Yes. Fill in the details. Description and value of any property transferred Date payment or **Amount of payment** transfer was i∋iade Person Who Was Paid Number Street ZIP Code 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on you property). Do not include gifts and transfers that you have already listed on this statement. ☑ No ☐ Yes. Fill in the details. Description and value of property Describe any property or payments received Date transfer was made transferred or debts paid in exchange Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you Person Who Received Transfer Number Street State ZIP Code Person's relationship to you

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Anthony J. Gaetano Debtor 1 Case number (if known) First Name Middle Name Last Name 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) ☑ No Yes. Fill in the details. Description and value of the property transferred Date transfer was made Name of trust Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, cred unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account wa Last balance before instrument closed, sold, mo ed, closing or transfer or transferred Name of Financial Institution Checking XXXX-Savings Number Street Money market Brokerage City State ZIP Code Checking Name of Financial Institution Savings Money market Number Street Brokerage Other State ZIP Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? | √ No Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Financial Institution Name Number Street Number Street City State ZIP Code

City

State

ZIP Code

Case 17-26876-KCF Doc 1 Filed 08/20/17 Entered 08/20/17 16:25:30 Desc Main Page 51 of 66 Document Anthony J. Gaetano Debtor 1 Case number (if known) Middle Name 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptc ? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? No Name of Storage Facility Yes Number Street Number Street City State ZIP Code State ZIP Code Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing br, or hold in trust for someone. ✓ No Yes. Fill in the details. Where is the property? Describe the property Owner's Name Number Street Number Street City State ZIP Code City State ZIP Code Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

State

ZIP Code

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxis substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

Yes. Fill in the details.		
	Governmental unit Environmental law, if you know it Date of notice	e
Name of site	Governmental unit	-
Number Street	Number Street	
	City State ZIP Code	

City

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Anthony J. Gaetano Debtor 1 First Name Middle Name 25. Have you notified any governmental unit of any release of hazardous material? ☑ No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City City ZIP Code State 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlement, and orders. ☑ No Yes. Fill in the details. Status of the Nature of the case Court or agency Case title Pending Court Name On appeal Concluded Number Street Case number Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation ✓ No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Employer Identification number Describe the nature of the business Do not include Social Security number or ITIN. **Business Name** Number Street Dates business exister Name of accountant or bookkeeper To _ City State ZIP Code Employer Identification number Describe the nature of the business Do not include Social Security number or ITIN. **Business Name** Number Street Dates business exister Name of accountant or bookkeeper

City

ZIP Code

From

To ____

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Desc Main Page 53 of 66 Document Anthony J. Gaetano Debtor 1 Case number (if know) First Name Middle Name Last Name Employer Identificatio number Describe the nature of the business Do not include Social ecurity number or ITIN. Business Name Number Street Dates business existe Name of accountant or bookkeeper From То ____ City State ZIP Code 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? In lude all financial institutions, creditors, or other parties. _ No Yes. Fill in the details below. Date issued Name MM / DD / YYYY Number Street City State ZIP Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or boti. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Anthony J. Gaetano Signature of Debtor 2 Signature of Debtor 1 Date 08/15/2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ✓ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Attach the Bankruptcy Petitio Preparer's Notice,

Declaration, and Signature Official Form 119).

✓ No

Yes. Name of person_

		Case 17-26876	S-KCF [Doc 1 I	Filed 08/20/17 Document P	Entered 08/20/17 16:25:: age 54 of 66	30 Desc Main
Fil	l in this	information to identify	your case:				
D.	abtor 1	Anthony J. Gaetano					
Di	ebtor 1	First Name	Middle Name		Last Name		
	ebtor 2 pouse, if filii	ng) First Name	Middle Name		Last Name		
U	nited State	es Bankruptcy Court for the	District of New	Jersey			·
	ase numbe	ər					Check if this is an
(ii	(known						amended filing
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	Stat	ement of I	ntenti	on fo	or Individu	als Filing Under C	hapter 7 12/15
Ī		e an individual filing u					
		tors have claims secu					
	-	nave leased personal p at file this form with the			<u>-</u>	skruptcy petition or by the date set for	the meeting of creditors
						t also send copies to the creditors and	
		_	_	i joint cas	e, both are equally res	sponsible for supplying correct inform	ation.
		otors must sign and da		i mara ana	and in monday attach	a concrete cheet to this form. On the te	
		inplete and accurate a ir name and case num			ice is needed, attacii i	a separate sheet to this form. On the to	op or a sy additional pages,
	Part 1	List Your Credit	ors Who Ha	ve Secur	red Claims		
	1 For	any creditors that you	listed in Part	1 of Sche	adula D: Craditors Wh	o Have Claims Secured by Property (C	Official form 106D) fill in the
in many or the banks		rmation below.	nsteu in rart	i oi sche	edale D. Creditors Wil	o nave claims secured by Property (C	onicial of in 1000), this in the
the Chairman House	lde	ntify the creditor and th	e property tha	nt is collate	eral Wha	t do you intend to do with the property th	at Did you claim the property
					secu	res a debt?	as exempt on Schedule C?
	Cre-	ditor's Wells Fargo	Home Equi	ty Loan	□ su	irrender the property.	□No
E-y, w@www.ni	Militar common for a	cription of 21 Lynn A			Re	etain the property and redeem it.	<u>∽</u> Yes
dhear was reful.	prop	perty	Lynn Ann Lane			etain the property and enter into a eaffirmation Agreement.	
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Transfer 6 and		cription of perty				etain the property and enter into a	
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100						tain the property and [explain].	
2000	Cred	ditor's	***************************************		Пси	rrender the property.	No
A/1-11L 1/41WA	nam		and the second s			etain the property and redeem it.	Yes
		cription of				etain the property and enter into a	163
Constitution of the		erty uring debt:			Re	eaffirmation Agreement.	
Information of the comment					Re	etain the property and [explain]:	
1112							
1,445.5	Cred nam	ditor's :e:				rrender the property.	No
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Commence may re-	prop	•				etain the property and enter into a eaffirmation Agreement.	
III INStalle once	Sect	ang debt.			_	tain the property and [explain]:	**************************************
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Anthony J. Gaetano Debtor

Case number (If known)_

er any unexpired personal property losse th	at you listed in Schedule G: Executory Contract:	s and linevnired Losson	Official Form 106G)
in the information below. Do not list real e	state leases. <i>Unexpired leases</i> are leases that ar nal property lease if the trustee does not assume	e still in effect; the lease	
Describe your unexpired personal property	leases	Will the le	ase be assumed?
Lessor's name: Honda Lease Trust		□No	
Description of leased property: 2016 Acura RDX		Yes	
Lessor's name:		□No	
Description of leased property:		☐Yes	
Lessor's name:			
Description of leased property:		☐Yes	
Lessor's name:		□No	
Description of leased property:		∐Yes	
Lessor's name:		· □ No	
Description of leased property:		L∫Yes	
Lessor's name:		□No	
Description of leased property:	u Biggeren der Handstendere Belter. Bed Stelle in de Stelle 1993 i 1994 ferregleringen ein Vereinner Oberhande umgenet wegen bei Frenzeiler Stelle Stelle 2000 2000.	Yes	
Lessor's name:		□No	
Description of leased property:		Yes	
rt 3: Sign Below			
personal property that is subject to an unex	ve indicated my intention about any property of r cpired lease.	ny estate that secures a	lebt and any
/s/ Anthony J. Gaetano	×		
Signature of Debtor 1	Signature of Debtor 2		
08/15/2017	D-4+		
Date MM / DD / YYYY	Date MM / DD / YYYY		

Case 17-26876-KCF Doc 1 Filed 08/20/17 Entered 08/20/17 16:25:30 Desc Main Fill in this information to identify your case: Check one box only as directed in this form and in Form 122A-1Supp: Anthony J. Gaetano Debtor 1 Last Name 1. There is no presumption f abuse. Debtor 2 (Spouse, if filing) First Name Middle Name 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 United States Bankruptcy Court for the: District of New Jersey Means Test Calculation () fficial Form 122A-2). 3. The Means Test does no apply now because of Case number (If known) qualified military service liut it could apply later. Check if this is an amended filing Official Form 122A-1 Chapter 7 Statement of Your Current Monthly Income 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exempt on from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form. Part 1: Calculate Your Current Monthly Income What is your marital and filing status? Check one only. Not married. Fill out Column A, lines 2-11. Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11. Married and your spouse is NOT filing with you. You and your spouse are: Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11. Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or ti at you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(1)(B). Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be Mar :h 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space. Column A Column B Debtor 2 or Debtor 1 non-filing spouse 2. Your gross wages, salary, tips, bonuses, overtime, and commissions \$ 0.00 \$ 0.00 (before all payroll deductions). 3. Alimony and maintenance payments. Do not include payments from a spouse if \$ 0.00 \$ 0.00 Column B is filled in. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not 0.00s 0.00 filled in. Do not include payments you listed on line 3. 5. Net income from operating a business, profession, Debtor 1 Debtor 2 \$0.00 \$ 0.00 Gross receipts (before all deductions) Ordinary and necessary operating expenses - \$0.00 **- \$ 0.00** Copy 0.00 ء Net monthly income from a business, profession, or farm 0.00 \$0.00 \$ 0.00 6. Net income from rental and other real property Debtor 1 Debtor 2 \$_0.00 Gross receipts (before all deductions) \$<u>0.00</u> - \$<u>0.00</u> - \$ 0.00 Ordinary and necessary operating expenses \$ 0.00 Net monthly income from rental or other real property \$_0.00 \$0.00\$ 0.00 7. Interest, dividends, and royalties \$ 0.00 \$ 0.00

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Anthony J. Gaetano Debtor 1		Cons number (%)	
First Name Middle Name Last Name		Case number (if known)	
		Column A Debtor 1	Column B Debtor 2 or non-filing s ouse
8. Unemployment compensation		\$ 0.00	\$ 0.00
Do not enter the amount if you contend that the amount if under the Social Security Act. Instead, list it here:	Ψ	Φ	3
For your spouse	· 		
Pension or retirement income. Do not include any amobenefit under the Social Security Act.	·	\$ <u>0.00</u>	§ 0.00
10. Income from all other sources not listed above. Spec Do not include any benefits received under the Social Se as a victim of a war crime, a crime against humanity, or i terrorism. If necessary, list other sources on a separate p	curity Act or payments receive nternational or domestic	d	
Disability		\$ 2,049.5 <u>0</u>	\$ 0.00
		\$ 0.00	\$ 0.00
Total amounts from separate pages, if any.		+ \$0.00	+ \$ 0.00
11. Calculate your total current monthly income. Add line column. Then add the total for Column A to the total for Column		\$ 2,049.50	\$ 0.00 = \$ 2,049.50
		<u> </u>	Total current
Part 2: Determine Whether the Means Test App	lies to You		monthly income
12. Calculate your current monthly income for the year. F	follow these steps:		-
12a. Copy your total current monthly income from line 1	1	Сор	y line 11 here \$ 2,049.50
Multiply by 12 (the number of months in a year).			x 12
12b. The result is your annual income for this part of the	e form.		\$ 24,594.00
13. Calculate the median family income that applies to yo	ou. Follow these steps:		
Fill in the state in which you live.	NJ		
Fill in the number of people in your household.	1		
Fill in the median family income for your state and size of			₃ . <u>\$_62,933.00</u>
To find a list of applicable median income amounts, go or instructions for this form. This list may also be available a	nline using the link specified in It the bankruptcy clerk's office.	the separate	
14. How do the lines compare?			
14a. Line 12b is less than or equal to line 13. On the Go to Part 3.	top of page 1, check box 1, <i>Th</i>	ere is no presumption	of abuse.
14b. Line 12b is more than line 13. On the top of page Go to Part 3 and fill out Form 122A–2.	e 1, check box 2, The presump	otion of abuse is deteri	mined by Forr 122A-2.
Part 3: Sign Below			
By signing here, I declare under penalty of perjur	y that the information on this st	tatement and in any at	tachments is ue and correct.
/s/ Anthony J. Gaetano	& an ton		
Signature of Debtor 1	Sig	gnature of Debtor 2	
Date 08/15/2017 MM / DD / YYYY	Da	MM / DD /YYYY	
If you checked line 14a, do NOT fill out or file	Form 122A-2.		
If you checked line 14b, fill out Form 122A-2	and file it with this form.		

Cach, LLC c/o Federated Law Group PLLC 887 Donald Ross Rd. North Palm Beach, FL 33408

Capital One Bank (USA) N.A. P.O. Box 71083 Charlotte, NC 28272

Capital One Bank USA NA P.O. Box 71083 Charlotte, NC 28272

Citibank USA, NA c/o Midland Credit Management 2365 Northside Dr., Suite 300 San Diego, CA 92108

Community Medical Center c/o Certified Credit Collections P.O. Box 1750 Whitehouse Station, NJ 08889

Credit One Bank P.O. Box 98872 Las Vegas, NV 89193

Cross County Home Service Inc. P.O. Box 551540 Fort Lauderdale, FL 33355

H/P Direct P.O. 10568 Atlanta, GA 30348 Home Depot Citibank Processing Center Des Moines, IA 50364

Honda Lease Trust 201 Little Ford Drive Wilmington, DE 19808

KCI USA Inc. c/o Convergent Healtcare P.O. Box 6209 Dept. 0102 Champaign, IL 61826

McCabe Weisberg & Conway 216 Haddon Avenue Collingswood, NJ 08108

Midland Credit P.O. Box 60578 Los Angeles, CA 90060

NJ Natural Gas Co. P.O. Box 11743 Newark, NJ 07101

O-Seaview Orthopedic 1200 Eagle Ave. Ocean, NJ 07712

Stafford Twp. Water & Sewer 200 East Bay Avenue Manahawkin, NJ 08050

Sun Dental 224 Route 37 East Suite 4 Toms River, NJ 08753 The Law Firm of Ryan E. Calef & Associates, L 1276 Veterans Highway Bristol, PA 19007

Wells Fargo Bank NA MAC N9777-112 P.O. Box 5169 Sioux Falls, SD 57117

Wells Fargo Home Equity Loan P.O. Box 10395 Des Moines, IA 50306

XFinity P.O. Box 1577 Newark, NJ 07101

United States Bankruptcy Court District of New Jersey

In re: Anthony J. Gaetano

Case No.

Chapter 7

Debtor(s)

Verification of Creditor Matrix

The above-named Debtor(s) hereby verify that the attached list of credit irs is true and correct to the best of their knowledge.

Date:	08/15/2017	/s/ Anthony J. Gaetano
		Signature of Debtor
		Signature of Joint Debtor

This notice is for you if:

- You are an individual filing for bankruptcy,
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
00.45	er e
\$245	filing fee
\$75	administrative fee

\$15

\$335

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for

particular debts, and liens on property may still

creditor may have the right to foreclore a home

be enforced after discharge. For example, a

mortgage or repossess an automobile

trustee surcharge

total fee

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property se tlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the Chapter 7 Means Test Calculation (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income for your state of residence and family size, depending on the results of the Mean Test, the U.S. trustee, bankruptcy administrate, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Cole. If a motion is filed, the court will decide f your case should be dismissed. To avoid d smissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the propert. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt p* operty. Exemptions may enable you to keep your home, a car, clothing, and household tems or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exampt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the for as properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and mistake or inaction may harm you. If you file without an attorney, you are still responsible for ki owing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in our bankruptcy case. Making a false statement, concealing property, or obtaining money or properly by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment or up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee \$75 administrative fee \$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee administrative fee \$75 total fee \$310

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitutio obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused leath or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_form s.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on Voluntary Petition for Individuals Filing for Bankruptcy (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankrup by case together—called a joint case. If you file a joint case and each spouse lists the same n ailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court as ling that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spo ises must receive the briefing. With limited exceptions, you must receive it within the 180 da's before you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy (ase, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc a pproved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Binkruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be lible to help you obtain the list.

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adjourned hearings thereof;

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United States Bankruptcy Court

	District of New Jersey	
Ir	n re Anthony J. Gaetano	
	Case No.	
De	ebtor Anthony J. Gaetano Chapter 7	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on by the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	e
	For legal services, I have agreed to accept	
	Prior to the filing of this statement I have received	
	Balance Due	
2.	The source of the compensation paid to me was:	
	Debtor Other (specify)	
3.	The source of compensation to be paid to me is:	
	Debtor Other (specify)	
4.	I have not agreed to share the above-disclosed compensation with any other person unles are members and associates of my law firm.	they
	I have agreed to share the above-disclosed compensation with a other person or persons ve not members or associates of my law firm. A copy of the Agreement, together with a list of the the people sharing the compensation is attached.	
5.	In return of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; 	
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any	

Filed 08/20/17 Entered 08/20/17 16:25:30 Doc 1 Case 17-26876-KCF Desc Main Document Page 66 of 66 B2030 (Form 2030) (12/15) d. [Other provisions as needed] 6. By agreement with the debtor(s), the above-disclosed fee does not include the following serv ces: **CERTIFICATION** I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. 08/15/2017 /s/ Harrison Byck, 026831988 Signature of Attorney Date Kasuri Byck, LLC Name of law firm 340 U.S. Highway 1 North, Bldg. #2 Edison, NJ 08817

732-253-7630

lawfirm@kasuribyck.com